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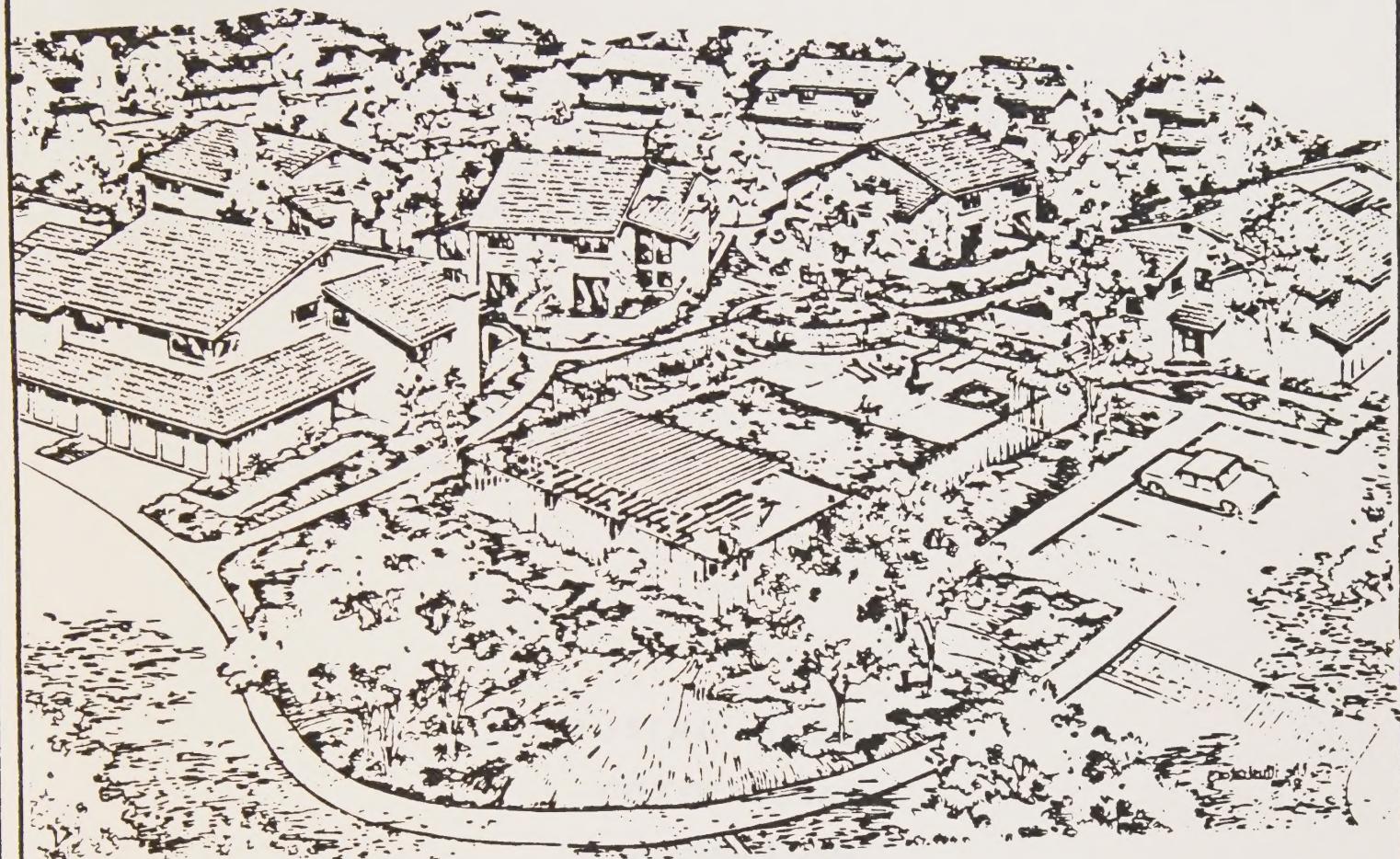
UNIVERSITY OF CALIFORNIA

HOUSING ELEMENT

CITY OF NORWALK

NOVEMBER, 1984





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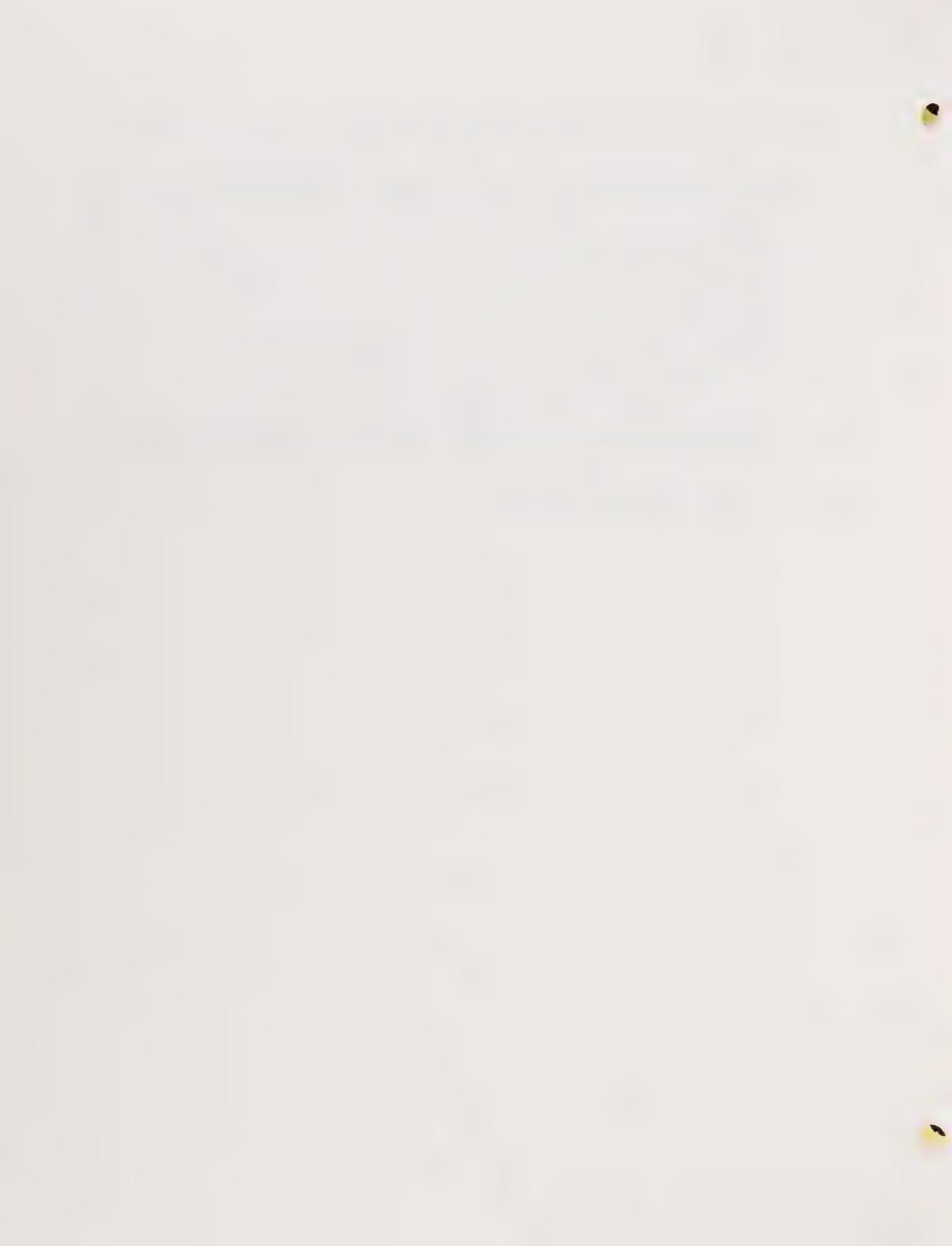
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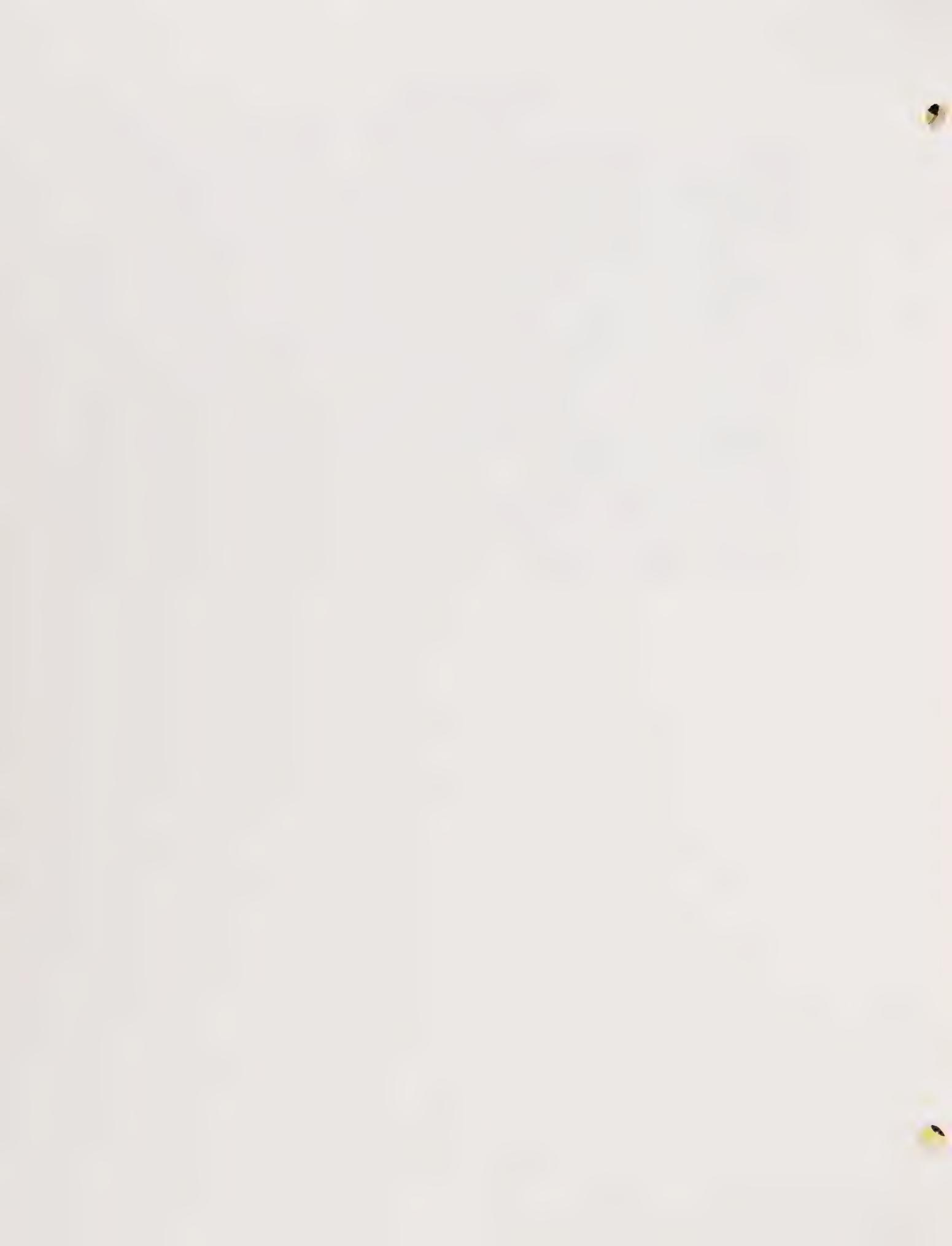
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I
INTRODUCTION

I INTRODUCTION

BACKGROUND

Purpose

California State Law requires that each City adopt and implement a Housing Element as a guide in decision making. This Housing Element has been prepared pursuant to California Government Code Section 65580 et.seq. (AB2853). Pursuant to State housing goals and policies, the State Legislature adopted a statutory requirement that each city include, as a mandatory component of its general plan, a housing element which:

1. Consists of "standards and plans for the improvement of housing and for the provision of adequate sites for housing," and
2. Makes "adequate provision for the housing needs of all economic segments of the community."

Government Code Section 65302 (C)

The purpose of this Housing Element is to provide the City of Norwalk with a comprehensive set of guidelines for decisions affecting the quality and quantity of housing within the community. The element provides a framework for the evaluation of specific housing related projects, both public and private. It serves to establish a coordinated, realistic course of action for dealing with community housing concerns on a long-range basis, and recommended short-term programs for the allocation of State and Federal funding by the City for specific activities related to housing. In short, this Housing Element should be used by local decision makers, lending institutions and developers as a tool which:

1. Identifies the City's housing situation;
2. Sets forth direction, policies and guidelines in resolving housing issues; and
3. Provides a basis for making housing related decisions.

Intent and Scope

In keeping with the intent of the State Housing Element Legislation, the Housing Element addresses the following:

1. Background and Identification of Housing Problems, Needs and Obstacles

Housing problems and needs are identified and documented. In addition, obstacles in meeting the housing needs or solving housing related problems are identified for resolution in the Housing Program.

2. Establishment of Housing Goals

Housing goals incorporating local, regional and statewide objectives are established as guideposts in developing housing programs and answering local housing needs.

3. Development of a Housing Program

Policies, objectives, plans and programs for a five-year housing program are identified. These include programs to overcome issues which would otherwise prevent the attainment of housing goals. The Housing Program covers the period 1983-88.

Relationship to Other Elements and Documents

The Housing Element contains several policies, objectives, and implementation measures which directly relate to other elements in the General Plan. A significant and direct relationship exists between the Housing and Land Use Elements. Data, issues and policies reported in the 1961 General Plan for Norwalk are incorporated in this Housing Element, where appropriate.

In addition, the Circulation Element proposes a transportation system which serves in providing access to work centers, schools, shopping areas, etc., for both existing and future residents; while other elements of the General Plan relate to the environmental quality, the preservation and conservation of natural resources, and public health and safety. Plans and programs under various elements establish opportunities and constraints for proposed residential uses. As such, the development of this Housing Element has taken into account the various issues and programs recommended throughout the General Plan.

Although the Housing Element contains the basic policies and guidelines for resolving a variety of local housing issues, its implementation is substantially achieved through the adoption of housing policies in the city's zoning ordinance, subdivision ordinance, building codes and code enforcement programs. A Comprehensive Housing program is not complete unless and until there is full coordination among these documents as well as between the public and private sectors.

Use of Relevant and Current Data

To properly understand housing, a complete review and analysis of the community's population characteristics and housing stock must be performed. An attempt has been made to use the most current socio-economic and building data available in the development of this Housing Element. The primary sources of data are the U.S. Census, 1970 and 1980 reports and State Department of Finance updates. Where reasonably available, this data was updated with more current information.

The 1983 Regional Housing Allocation Model (RHAM) formulated by the Southern California Association of Governments (SCAG) was utilized as provided for in article 10.6 of the Government Code. The model was updated with methodology recommended by the State Department Housing and Community Development (HCD).

Finally, the reader should be cautious when interpreting the data reported in the various tables in this report. Data collected by various sources may reflect totals which are not identical. In most respects the totals are not as significant as the trends illustrated in the data collected. However, where totals of population and housing counts were reported for the same period they may have been adjusted to be consistent with the most valid source known.

Citizen Participation

The preparation of the Housing Element adopted in May, 1983 was developed with the combined efforts of City staff, the Planning Commission and the City Council. In addition, valuable input was achieved through the Citizen's Community Workshop. The Committee was instrumental in the development of housing goals, identification of local housing issues and the selection of feasible housing programs responsive to the community's needs and concerns.

During the development of that Housing Element two community forums were conducted and were instrumental in providing a sounding board for proposed goals, objectives, and programs.

Additional citizen input in that element and this update was received by means of the public hearing process on the adoption of the Housing Element by the City Planning Commission and City Council.

II

ASSESSMENT AND INVENTORY



II ASSESSMENT AND INVENTORY

POPULATION

To effectively determine the present and future housing needs for the City of Norwalk, population variables such as demographic and socio-economic characteristics and trends must first be explored and analyzed. The following description of the community makeup of the City of Norwalk is a capsulization of several available data sources including the U.S. Census Reports (1960, 1970 and 1980), projections from the Southern California Association of Governments (SCAG), statistics from local real estate and building organizations and various other informational sources.

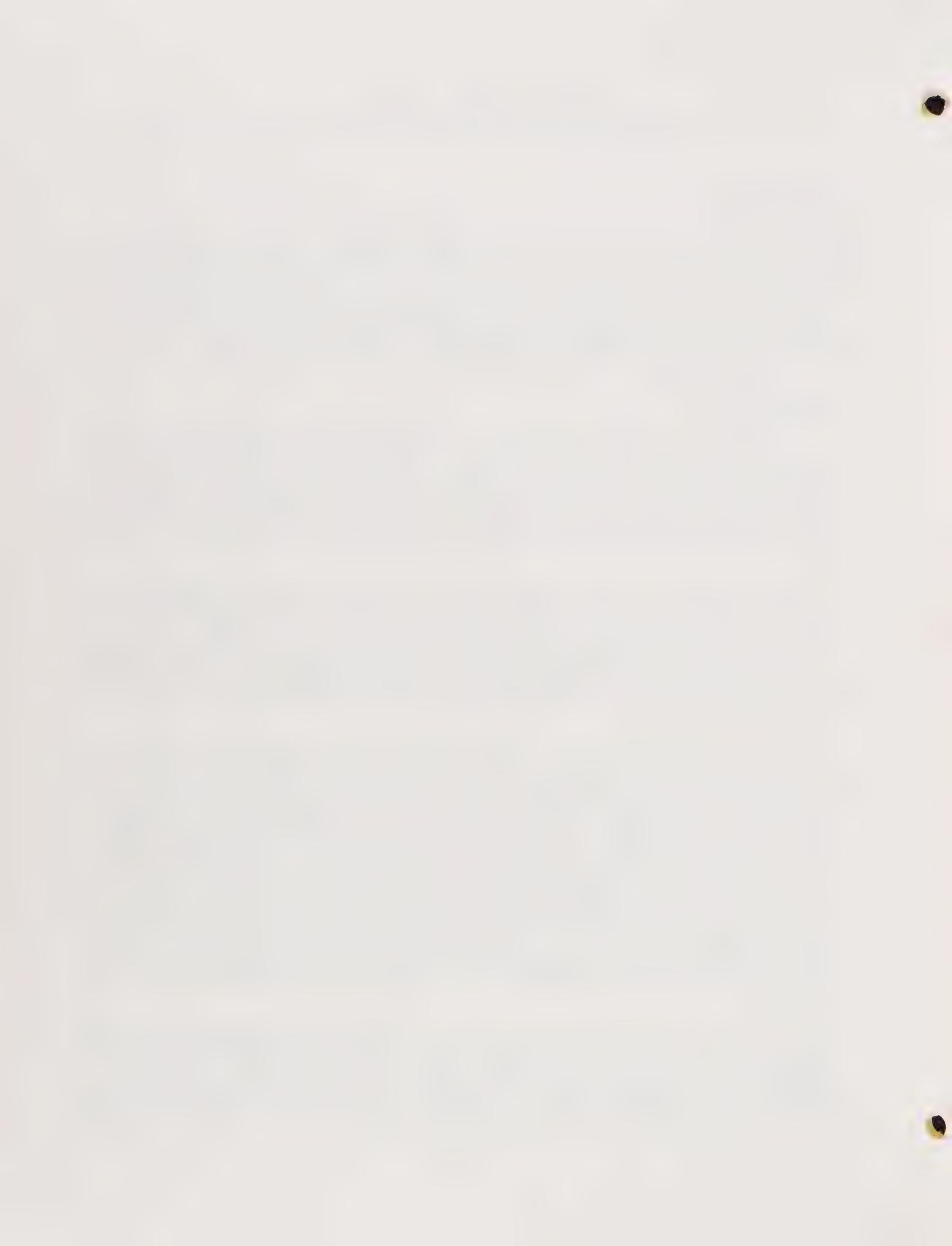
Population Trends

The City of Norwalk, since its incorporation on August 26, 1957, has been faced with a constraining situation in respect to community development—a built out City with very little vacant land. A survey conducted in October, 1958, for the City's initial General Plan indicated that a mere 14 percent of the City's land was in agricultural use or vacant. Hence, the major emphasis in Norwalk's planning approach has been, and will continue to be, the conservation and rejuvenation of the existing housing stock.

The City of Norwalk has experienced little or no population growth subsequent to its incorporation. Growth, in what today constitutes Norwalk and the region, occurred as a result of the post-World War II suburbanization trend which was largely facilitated by Federal Housing Administration (FHA) and Veteran's Administration (VA) financing assistance programs. This trend was further illustrated when the 1970 U.S. Census reported that 76.4 percent of Norwalk's then current housing stock was constructed between 1940 and 1959.

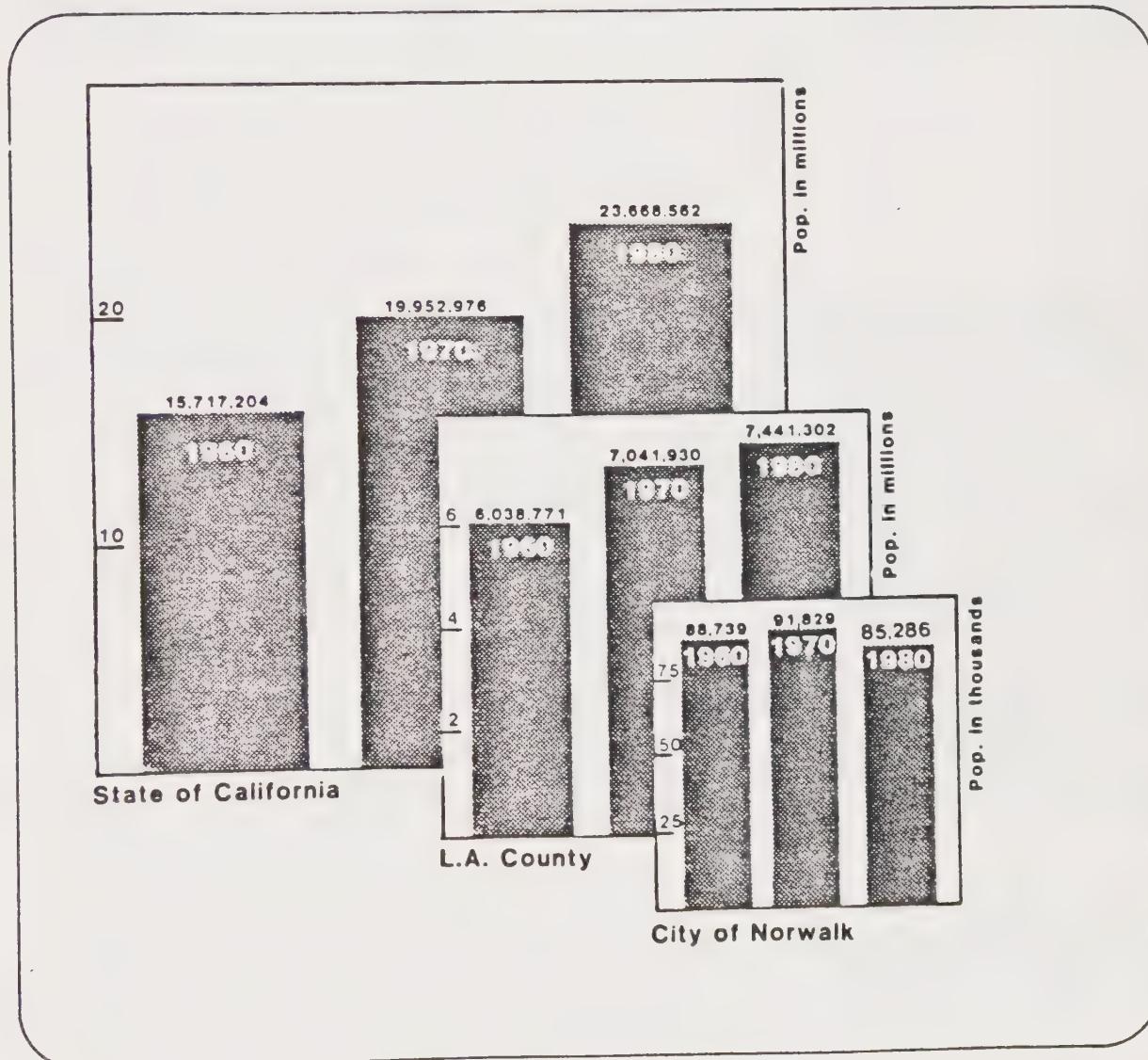
As previously mentioned, Norwalk's population growth since its incorporation has been minimal. The City's population at the time of incorporation was just below 80,000 and it subsequently increased to 88,739 by 1960. A period of moderate growth followed the explosive regional growth which took place prior to 1960 as the 1970 U.S. Census reported a population of 91,829 for Norwalk (an increase of 3.5 percent from 1960 to 1970). However, the 1980 U.S. Census reported a population of 85,286, which reflects a decrease of 7.1 percent between the years 1970 and 1980. It is interesting to note that while the City's population decreased during the 1970's, the number of dwelling units increased from 24,180 to 25,827 (an increase of 6.8 percent). This increase is especially significant in light of the fact that a large number of dwelling units were acquired by the California Department of Transportation (CalTrans) for the Century Freeway project. Further justifications for this occurrence will be pursued later in the analysis.

Figure 1 compares Norwalk's population growth to Los Angeles County and the State of California. Although the County experienced a moderate population increase (5.7 percent), this increase is attributable almost exclusively to new development in previously underdeveloped areas. A majority of the County's established cities experienced decreases or very moderate increases in population. In respect to regional



and subregional patterns, the fluctuations in Norwalk's population are typical. Table A, which compares Norwalk's demographic pattern to surrounding cities, illustrates the decreasing growth trends in the subregion. Downey and Lakewood, both largely built out, experienced population decreases of 6.6 percent and 10.0 percent, respectively. The City of Bellflower grew moderately (3.9 percent) while La Mirada's supply of annexable land within its sphere of influence facilitated an increase of 33 percent. From the comparisons listed in Table A it can be concluded that the population decrease in Norwalk during the 1970's was not primarily due to local conditions. This decrease was part of a larger regional trend which was affected by declining household sizes, the loss of housing units and population as a result of the Century Freeway project, and an aging population.

FIGURE 1. Population Growth Trends, 1960-1980



Source: U.S. Census, 1960-80

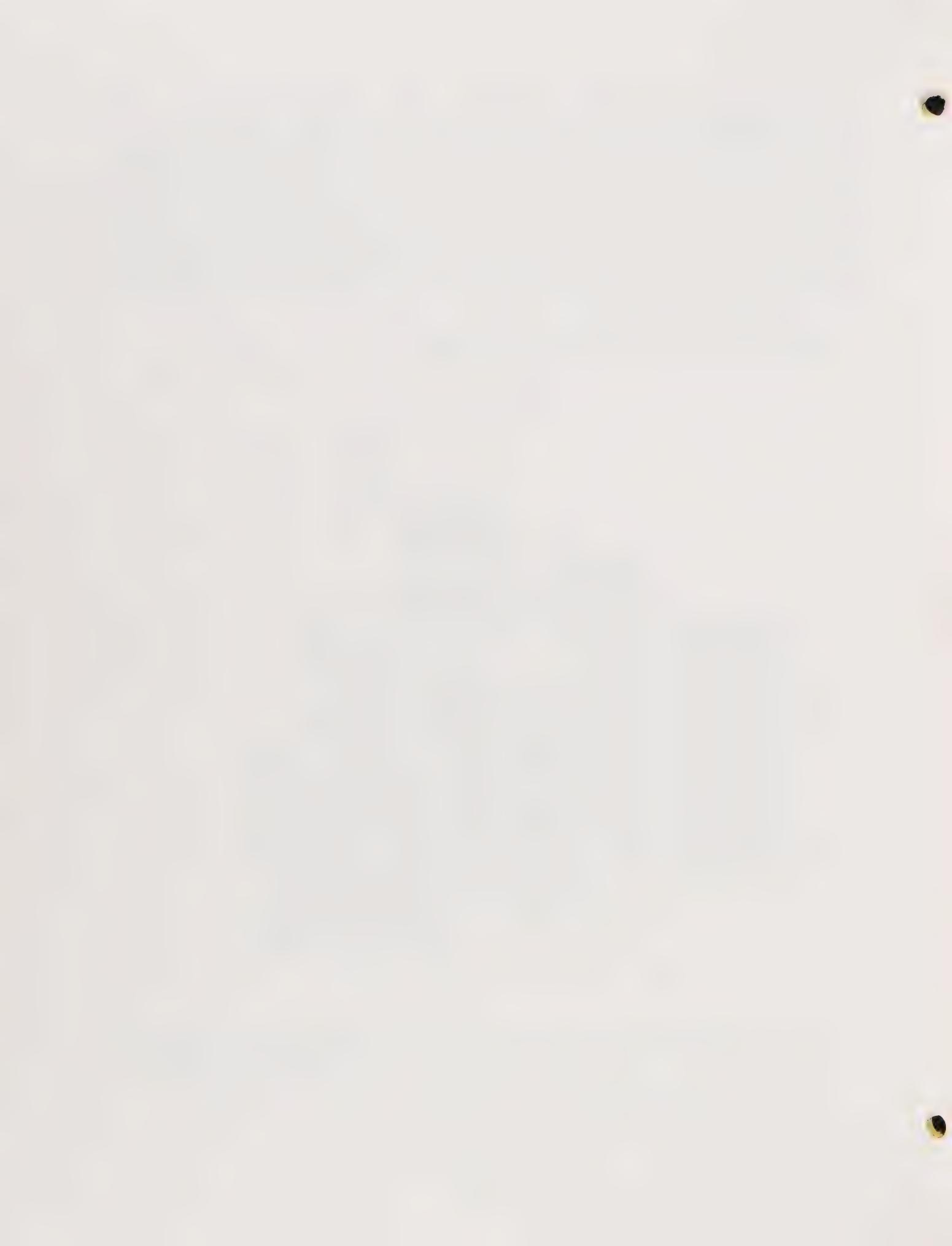


Table A
POPULATION GROWTH BETWEEN
1960 and 1980
FOR NORWALK AND SELECTED CITIES

	<u>1960</u>	<u>1970</u>	<u>(% Increase)</u>	<u>1980</u>	<u>(% Increase/ Decrease)</u>
Norwalk	88,739	91,829	(3.5%)	85,286	(- 7.1%)
Bellflower	44,846	51,454	(14.7%)	53,441	(3.9%)
Downey	82,505	88,445	(7.2%)	82,602	(- 6.6%)
Lakewood	67,126	82,973	(23.6%)	74,654	(-10.0%)
La Mirada	-	30,808	-	40,986	(33.0%)

Source: U.S. Census: 1960, 1970, and 1980 Reports

Population Forecast

The Southern California Association of Governments (SCAG) published several alternative growth forecast models as part of the "Drafts SCAG Development Guide" in May of 1978. The six alternative forecasts (Table B 1-6) project a year 2000 population of Norwalk ranging from a low of 78,400 to a high of 100,300. The SCAG forecasts are very extensive, detailed computer models which provide a regional perspective on local and regional growth and indicate that Norwalk's growth rate, as well as that of many surrounding communities, will at best continue at a moderate rate. The SCAG projections for Bellflower, Downey, Lakewood and La Mirada all parallel the projections for Norwalk in that they range from a moderate loss in population to a moderate increase in each case. The similarity of the projections for the five cities suggest a relative stabilization of the regional population.

Norwalk's initial General Plan, which was adopted in 1961, acknowledged the fact that little developable residential land remained, but the plan did, however, anticipate a substantial increase in high density multiple-family development throughout the City. Although multiple-family development did become more popular, it did not occur at a magnitude which would have facilitated a 1980 population of 106,500 as envisioned by the 1961 General Plan.

The SCAG Forecasts (numbered 1 through 6 in Table B) vary relative to alternative growth scenarios in the region and range in degree from a high density urban core entitled "Concentrated" to a growth model which is dispersed more evenly throughout the region. Additionally, Table B contains two straightline projections based on growth trends from 1960 to 1980 and from 1970 to 1980, respectively.

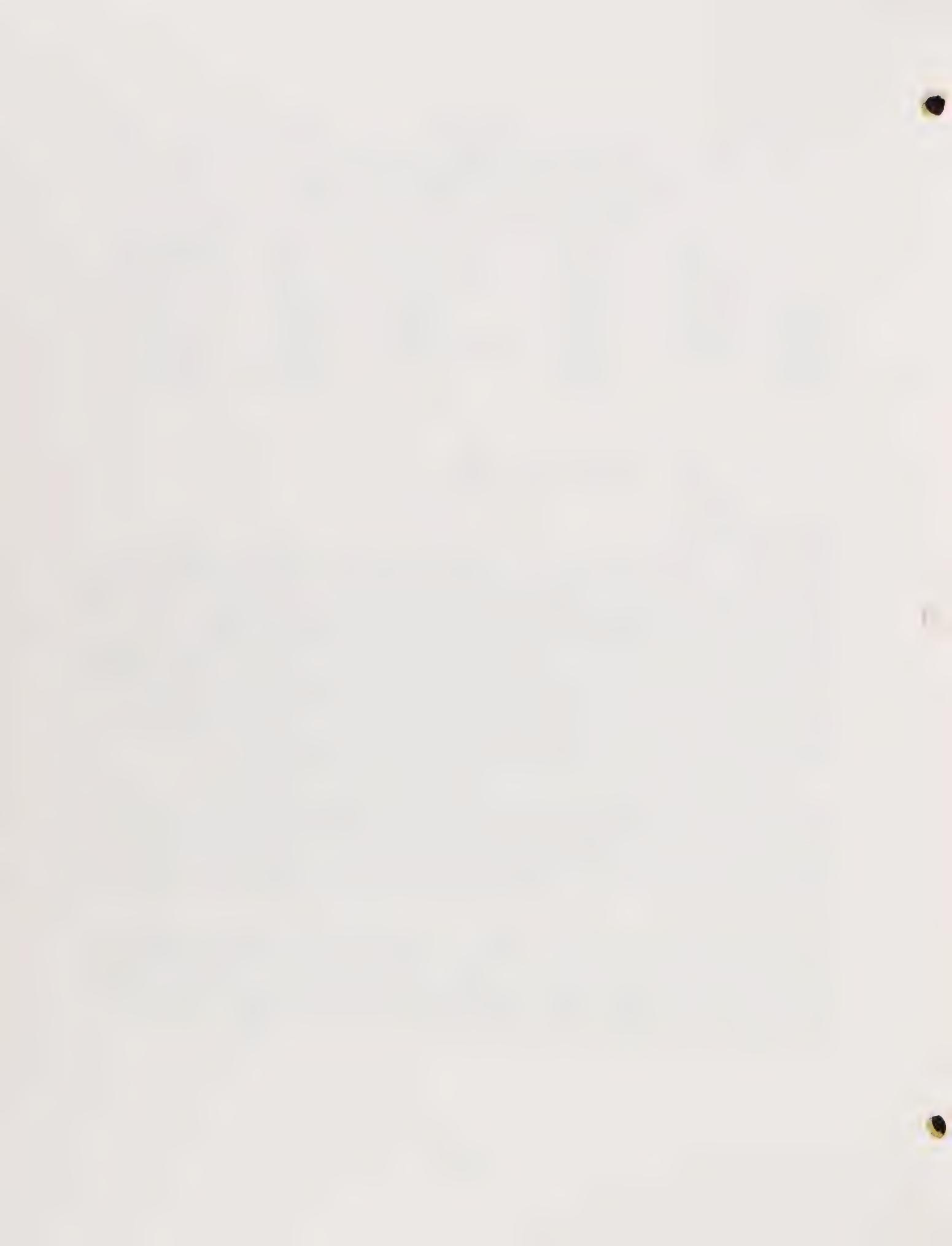


TABLE B
POPULATION PROJECTIONS - NORWALK, 1990 and 2000

	<u>Year Projected</u>	
	<u>1990</u>	<u>2000</u>
1. SCAG 76-M	91,500	92,600
2. Local/E-150	93,700	94,800
3. Concentrated	96,200	100,300
4. Dispersed	79,800	78,400
5. Coastal/Desert	87,100	89,500
6. Low (E-0)	86,000	86,100
7. 1960-1980 Trend	83,527	81,856
8. 1970-1980 Trend	79,095	73,400

Source: Draft Development Guide, Volume 1, SCAG, 1978

For the purpose of this housing study, and in an effort to arrive at a reasonable estimate of future housing demand, all forecasts described above have been considered and analyzed as to their accuracy relative to current census data, growth trends and opportunities for new development. A summary analysis of these forecasts follows:

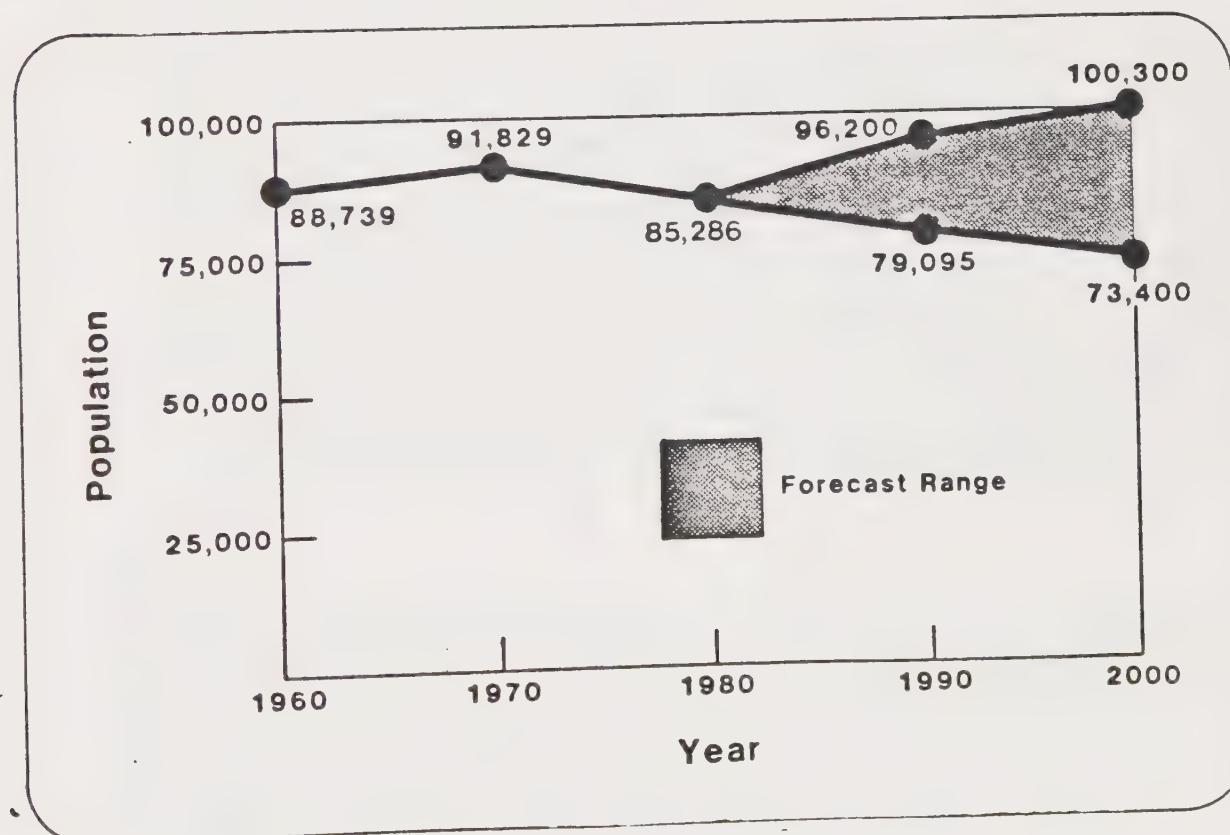
1. The SCAG projections (Numbered 1-6, Table B) were based upon the assumption that the City's jurisdictional boundaries would not be altered during the twenty-year projection period. Except for the possibility of some minor deviations, this assumption appears to hold true in Norwalk's case.
2. The local/E-150 SCAG projection (Number 2, Table B) was adopted by the SCAG Executive Committee in January, 1979. While this forecast was adopted as part of a Regional Growth Forecast Policy, (SCAG 78, Growth Forecast Policy) it is intended for use by respective cities only as a technical assistance guide and benchmark for a regional development monitoring system.
3. The City's 1961 General Plan projection foresaw a continuation of a rapid growth which took place during the 1940's and 1950's. In addition, the General Plan apparently foresaw development of significant magnitude in the existing areas which are single-family in nature, but could be developed at high densities. While multiple-family development has been on the increase, it has been piecemeal and has not approached the capacity envisioned in the 1961 General Plan. Although the basic premise of this forecast may eventually result in an accurate projection, its timing seems to be too accelerated relative to the apparent development and socio-economic trends which have occurred in recent years.



4. Population forecasts number 7 and 8 of Table B indicate that the City's population could decline further. Forecast Number 7 is based on the population growth patterns from 1960 to 1980 which projects a moderate decrease. Forecast Number 8 is based on trends of the 1970's which projects an even larger decline. Whether or not these trends continue will depend to a great extent on the City's attitudes towards the type of development which is to take place on land which may become available for development as well as social conditions including household sizes.

In the light of the foregoing it is projected that the City's population growth over the next twenty years will be a function of many variables e.g., household size, new development densities and types, economic conditions, fertility rates, immigration into the region and political concerns amongst others. As a result, this study will consider a broad forecast range based upon those projections identified in Table B. The forecast range for this study is illustrated in Figure 2.

Figure 2. Population Forecast, Year 2000



Source : U.S. Census, 1960-1980



Population Characteristics

In addition to total population counts and projections are several demographic characteristics which further define housing need. Among these characteristics are age, household size and ethnic composition.

1. Age

The distribution of population by age group is an important factor in determining the general population makeup. The age-sex pyramids in Figure 3 (1960, 1970 and 1980) illustrate in graphic form the balance in population by gender and age. Significant points in these age-sex illustrations are:

- a. The City of Norwalk's senior citizen population (persons of age 60 or more) has risen significantly from 1960 to 1980 (comprising 5.0 percent, 5.8 percent and 10 percent of the 1960, 1970 and 1980 populations, respectively.) The gender balance for seniors suggests a growing proportion of women to men (from 1.27 to 1 in 1960, to 1.31 to 1 in 1970, to 1.35 to 1 in 1980). Assuming that all other seniors live as a family unit, this data would suggest that one person households at the senior level may represent a special housing need.
- b. In 1970, 34.1 percent of the City's population was under 15 of age. The 1980 U.S. Census shows a significant change in this area, as is also evidenced by substantial decreases in school enrollment and the closing of several school sites. Residents below the age 15 presently comprise only 26.5 percent of Norwalk's population. In 1960, 40.3 percent of the City's population was under 15 of age. There was a decrease to 34.1 percent in 1970, and by 1980, the City's population under 15 years of age dropped further to 26.5 percent. This fact is evidenced by substantial decreases in school enrollment and the closing of several school sites. Some explanatory reasons for this occurrence include more effective methods of birth control, economic pressures, changes in social attitudes towards large families, and the relative lack of mobility in housing choice of existing residents who generally cannot afford housing elsewhere and have consequently remained in Norwalk after their children have grown up.

2. Household Size

The average size of households in Norwalk decreased from 3.74 persons in 1970 to 3.31 persons per household in 1980. It is believed that economic pressures as well as changes in social attitudes towards large families primarily account for this shift. The 1970 and 1980 U.S. Census data are reported in greater detail in Table C. According to the data contained in Table C, 30.9 percent of Norwalk's families in 1970 were considered large families (5 or more persons). The percentage of large families has decreased for 1980 to 22.5 percent of the City's households.

FIGURE 3A
NORWALK AGE-SEX PYRAMID
1960

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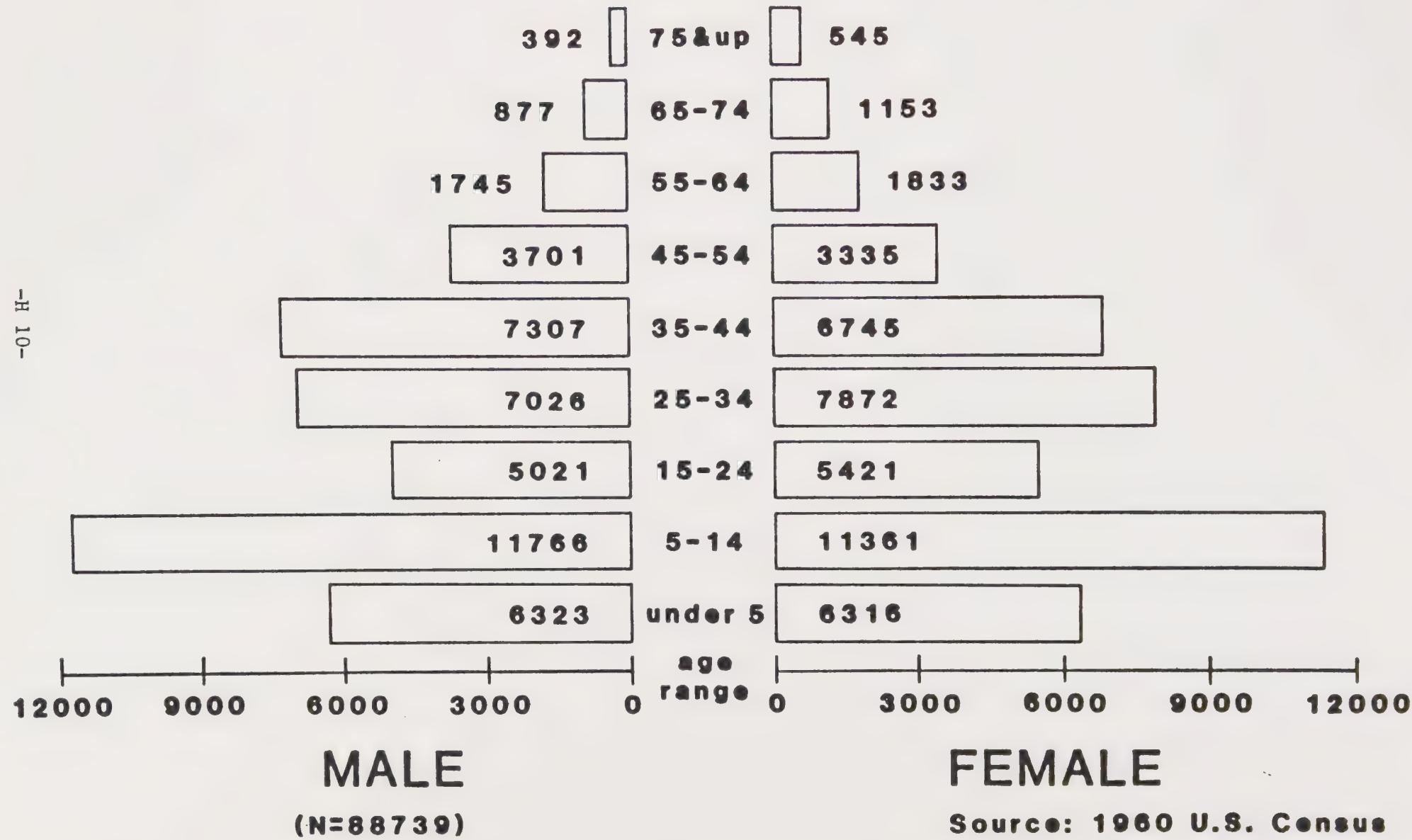
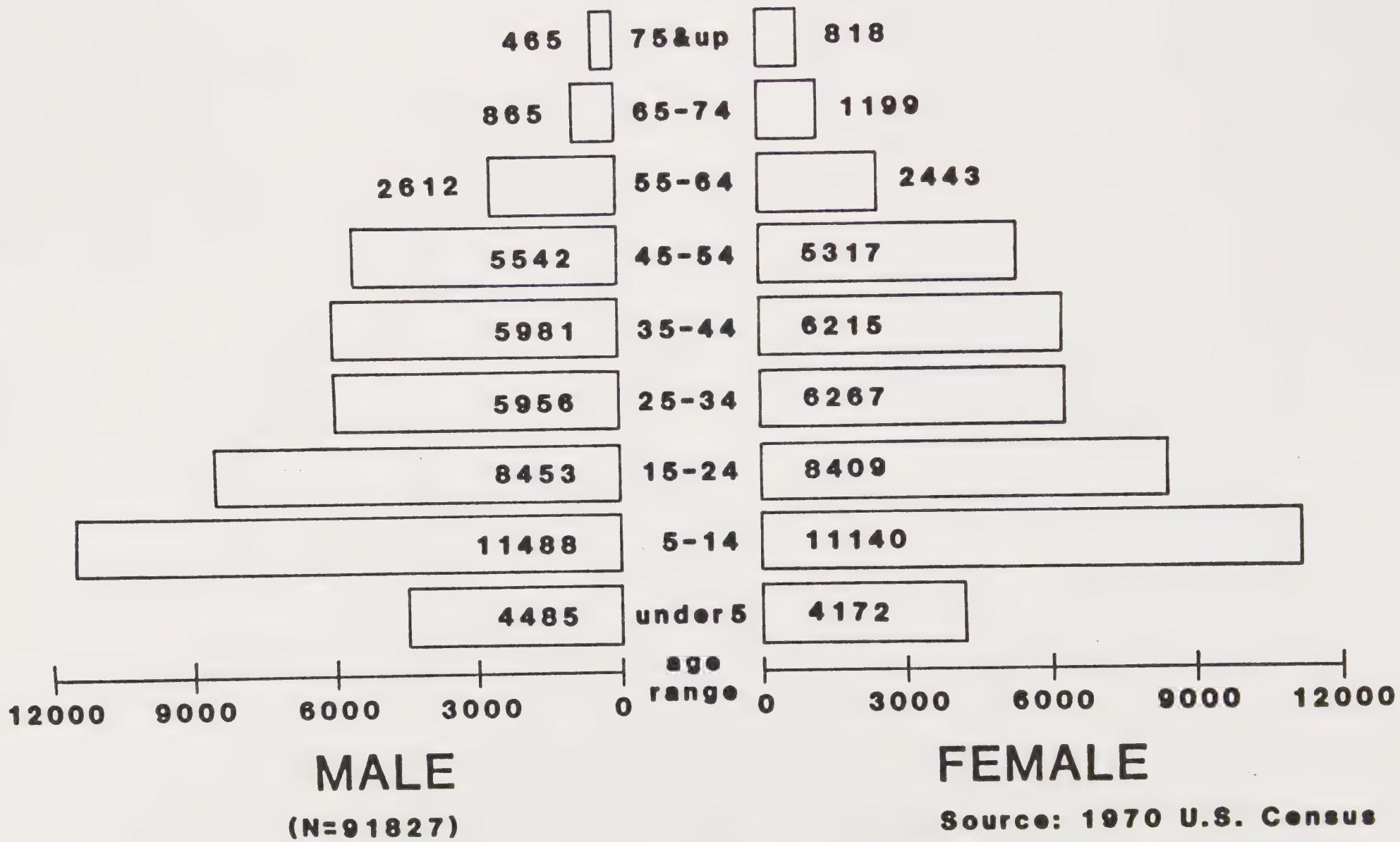




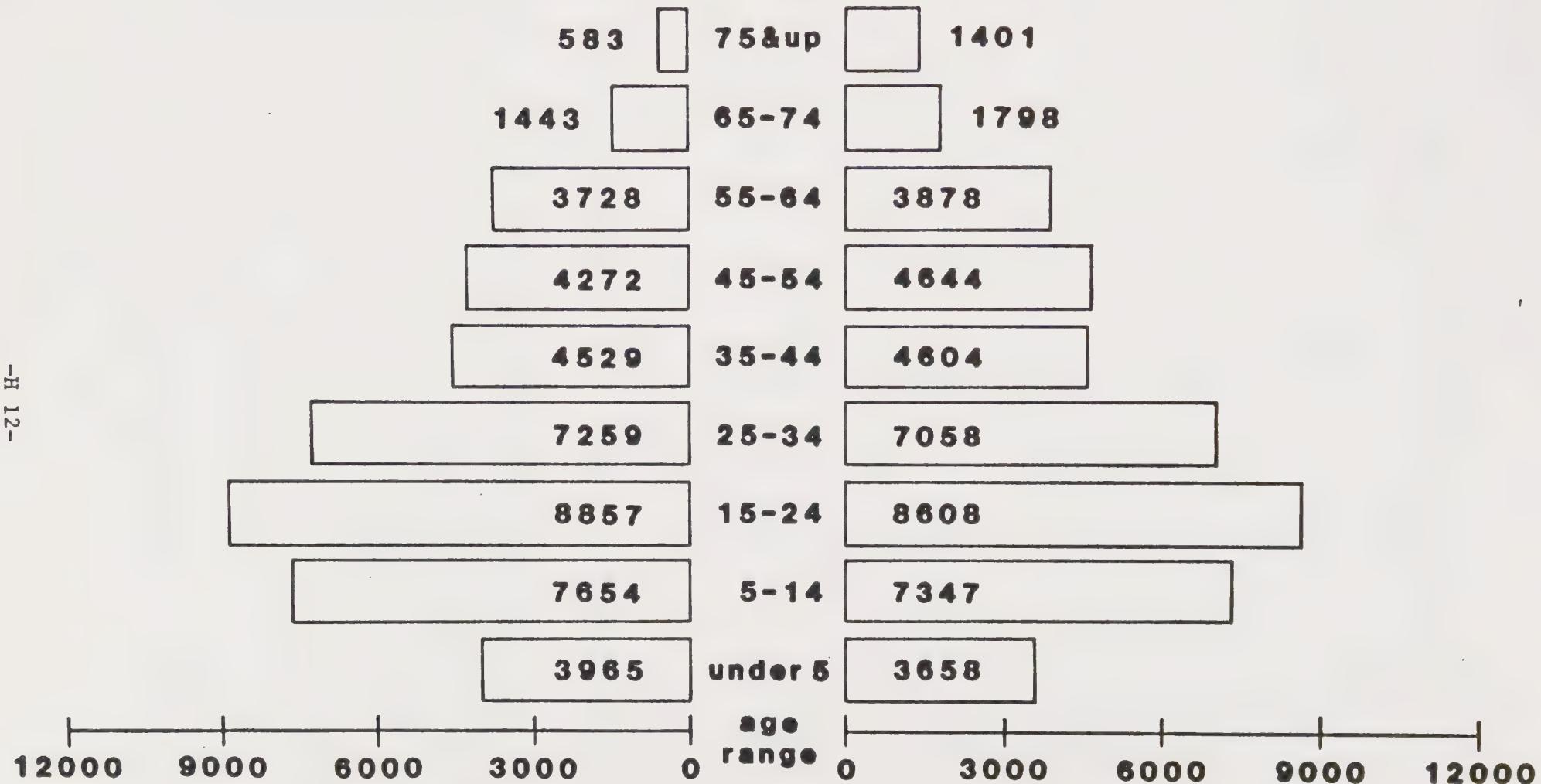
FIGURE 3B
NORWALK AGE-SEX PYRAMID
1970



Source: 1970 U.S. Census

FIGURE 3C
NORWALK AGE-SEX PYRAMID
1980

-H 12-



MALE

(N=85286)

FEMALE

Source: 1980 U.S. Census

TABLE C
HOUSEHOLD SIZE - NORWALK 1970 - 1980

<u>Household Size</u>	<u>1970</u>			<u>1980</u>
	<u>Owner</u>	<u>Renter</u>	<u>Total</u>	<u>Total</u>
1 person	943	1,015	1,958	3,370
2 persons	3,715	1,520	5,235	6,684
3 persons	3,217	1,247	4,464	4,765
4 persons	3,772	1,028	4,800	4,780
5 persons	2,855	615	3,470	2,845
6 persons	1,684	344	2,028	2,846*
7 persons	824	185	1,009	N/A
8 persons	401	104	505	N/A
9 or more persons	268	80	348	N/A
Total Households	<u>17,679</u>	<u>6,138</u>	<u>23,817</u>	<u>25,290</u>
Total Large Household (5 or more persons)	<u>6,032</u>	<u>1,328</u>	<u>7,360</u>	<u>5,691</u>

Source: U.S. Census, 1970, 1980

*Six or more persons in household. Owner/renter distribution is not available for 1980.

Student generation figures from the Norwalk-La Mirada Unified School District and from the Little Lake School District suggest that a substantial decrease in the size of Norwalk's families has indeed taken place. The Norwalk-La Mirada District has seen its enrollment decrease from 33,000 students in 1960 to 18,020 for the 1983-1984 school year. Consequently, seven of the District's schools within the City of Norwalk have been closed and will remain closed until enrollment trends shift and the reopening of schools becomes necessary. The Little Lake District, on the other hand, has experienced a decrease in enrollment averaging three percent annually over the last ten years. Enrollment for the 1983-1984 school year is 3,951 down substantially from an enrollment of approximately 5,300 in the early 1970's. The Little Lake District closed Gettysburg Elementary School in Norwalk.

The 1980 U.S. Census indicated the number of large families in all economic segments to be 5,691, down from 7,568 estimated by the SCAG 1975 Housing Needs Analysis. Typically, large families represent a segment of the community

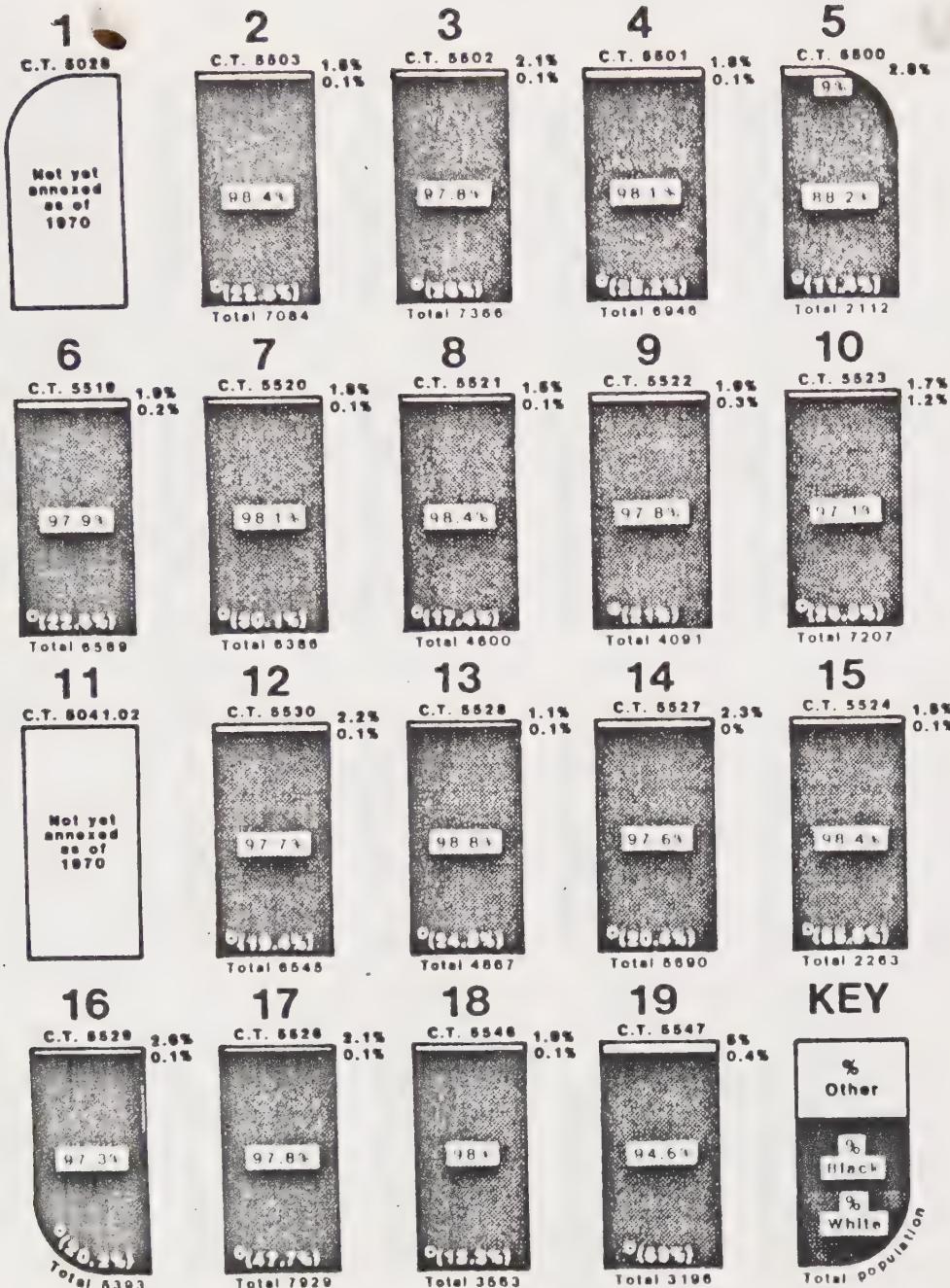
with special housing needs, namely larger homes with adequate numbers and sizes of bedroom and bathroom facilities.

3. Ethnicity

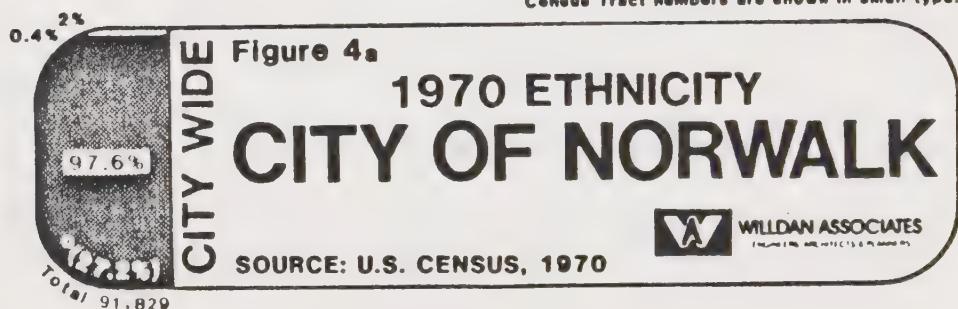
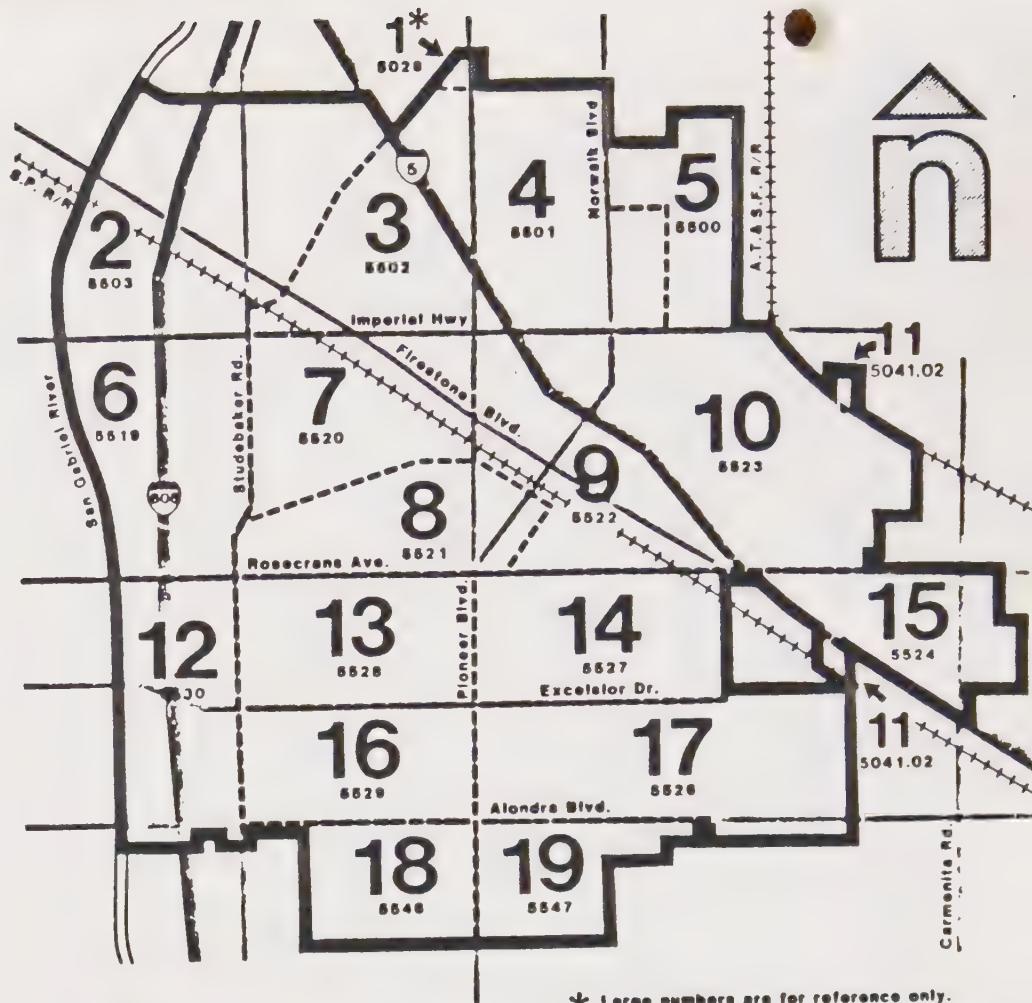
Based on the results of the 1980 U.S. Census, Norwalk's ethnic composition can generally be described as White with a substantial Spanish influence. The 1980 Census reported that 79.2 percent of Norwalk's residents are White; 1.4 percent are Black; 1.1 percent are Indian; 4.1 percent are Asian; 40.1 percent are of Spanish origin; and 14.2 percent were reported to be "other." A detailed account of the Census report is reflected by Census Tract in Figures 4a and 4b. Care should be taken in interpreting this data for several reasons.

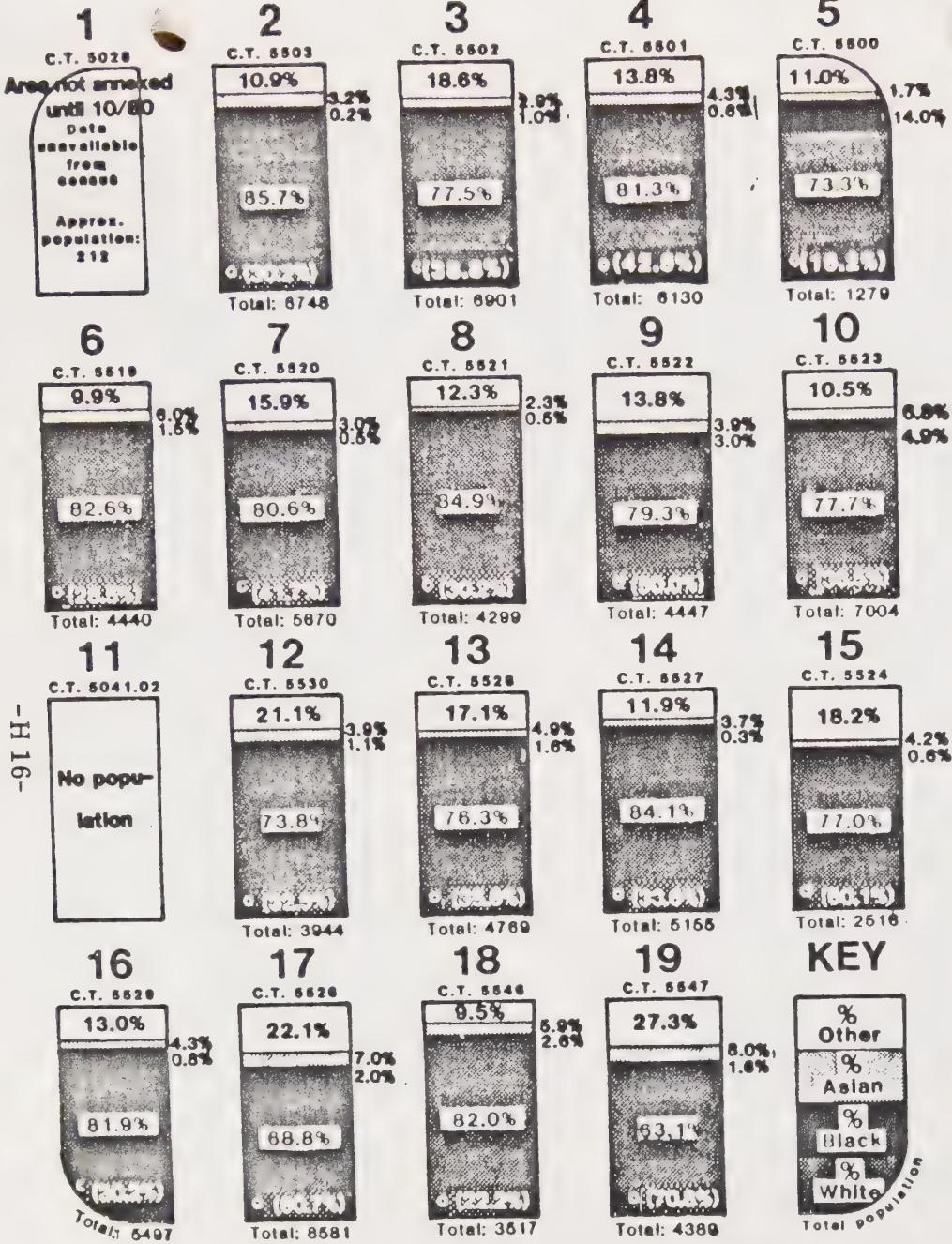
1. Ethnic data tabulated from early 1980 census computer tapes was intended for use by only the President of the United States and various governors' offices throughout the nation in determining political representational boundaries. This early data was not tabulated for socio-economic studies.
2. The category entitled "Spanish" in Figure 4b represents the part of the population of Spanish origins. This category differs from its equivalent in the 1970 Census (Figure 4a) which reported Spanish surname and Spanish language persons. In addition, the Spanish category is basically supplemental as it is included in the "White" category.
3. The "other" category is believed to include responses from numerous Spanish origin persons who did not feel they were a member of either White, Black, Indian or Asian ethnic groups. As a result, this category does not reflect an accurate representation of persons not contained in the other four ethnic groups.

Table D, which follows, portrays the community wide ethnic makeup trends from 1970 to 1980. From this table it appears that the proportion of residents of Spanish origin increased between 1970 and 1980.



NOTE: Numbers in parentheses represent % Hispanic population.





KEY



NOTE: Numbers in parentheses represent % hispanic population.

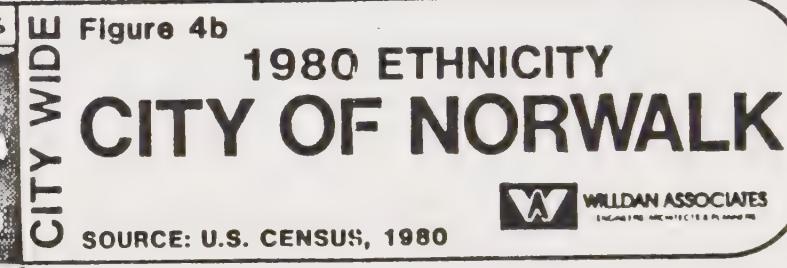
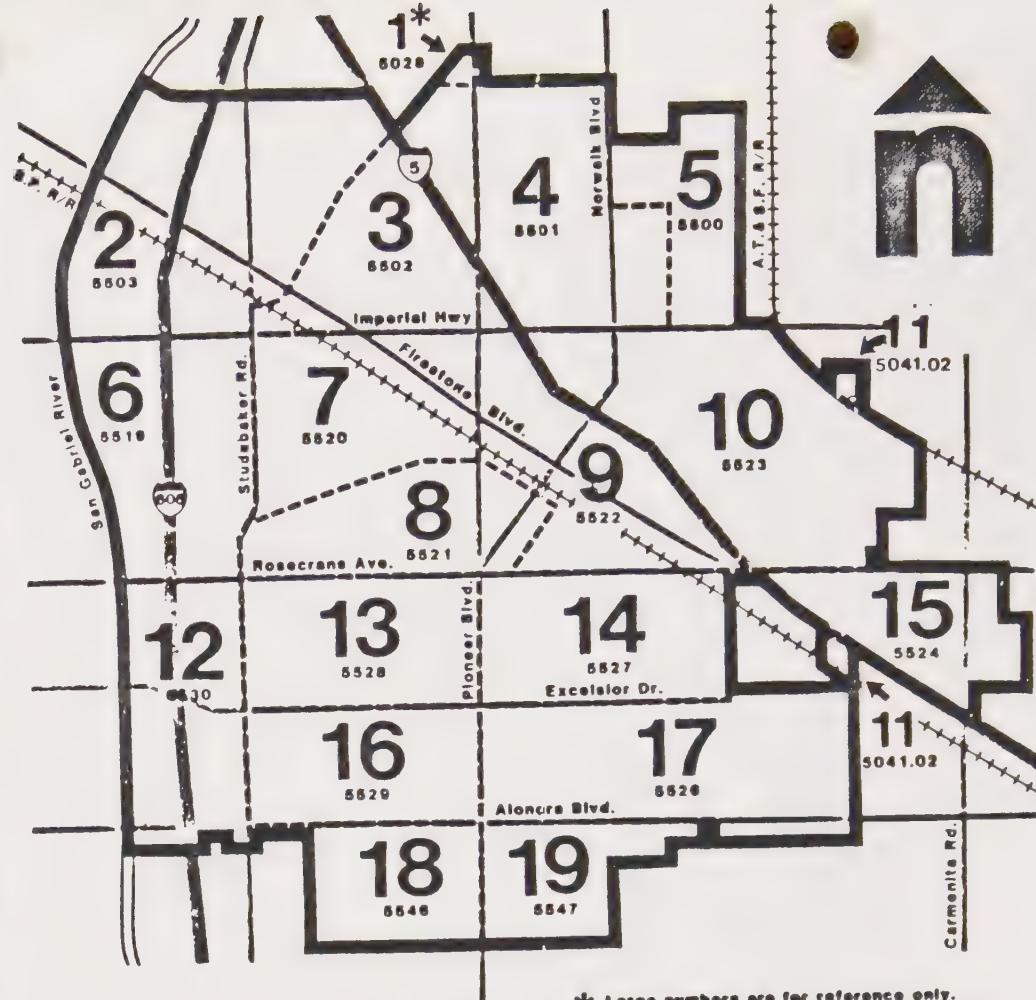


Table D
CITY OF NORWALK ETHNIC COMPOSITION
1970-1980

<u>Category</u>	<u>1970</u>		<u>1980</u>	
	<u>Total Population</u>	<u>% of Total</u>	<u>Total Population</u>	<u>% of Total</u>
White	89,637	97.6%	67,537	79.2%
Black	344	0.4%	1,221	1.4%
Indian	N/A	N/A	972	1.1%
Asian	N/A	N/A	3,464	4.1%
Other	1,848	2.0%	12,092	14.2%
<u>(Spanish)</u>	<u>(24,988)</u>	<u>(27.2%)</u>	<u>(34,231)</u>	<u>(40.1%)</u>
TOTAL	<u>91,829</u>	<u>100.0%</u>	<u>85,286</u>	<u>100.0%</u>

Source: U.S. Census, 1970 and 1980 Reports

Table E portrays the shift in ethnic composition between 1970 and 1980 for Norwalk as well as for Bellflower, Downey, Lakewood and La Mirada. It is evident from this data that the percentage of persons of Spanish origin increased in each of the sampled communities but that the sharpest increase occurred in Norwalk, which already had a substantial Hispanic population in 1970. The Hispanic population is generally evenly distributed throughout the City with the exception of a heavier concentration in the southeasterly portion of Norwalk (specifically, Census Tracts 5524, 5526 and 5547; see Figure 4b). Immigration of other ethnic or racial groups into the region does not appear to have transpired to a large extent.

Employment

I. Type and Location

Employment related factors strongly influence the housing market in terms of local and regional housing demand and distribution, housing costs and housing types. Employment factors were the primary stimuli for the rapid development of Norwalk. The City's accessibility to the manufacturing industries of Los Angeles proper and the industrial areas to the southwest as well as the Long Beach Harbor facilitated residential development within easy commuting distance. The primarily single-family nature of housing in Norwalk was developed in response to the tremendous industrial growth which took place after World War II and created the strong demand for these units. Tables F and G illustrate the distribution of Norwalk's labor force in respect to industry for 1970 and 1980.

Table E
ETHNIC COMPOSITION FOR NORWALK AND SELECTED CITIES
1970 - 1980

<u>Category</u>	<u>Norwalk</u>		<u>Bellflower</u>		<u>Downey</u>		<u>Lakewood</u>		<u>La Mirada</u>	
	<u>Total Pop.</u>	<u>% of Total</u>								
<u>1970</u>	91,829	100.0	52,334	100.0	88,445	100.0	82,973	100.0	30,808	100.0
White	89,637	97.6	51,538	98.5	87,190	98.6	81,761	98.6	30,234	98.1
Black	344	0.4	18	0.1	128	0.1	107	0.1	25	0.1
Other (Spanish)	1,848	2.0	778	0.2	1,127	1.3	1,105	1.3	549	1.8
	(24,988)	(27.2)	(4,803)	(9.5)	(9,297)	(10.4)	(7,787)	(9.4)	(3,999)	(13.0)
<u>1980</u>	85,286	100.0	53,441	100.0	82,602	100.0	74,654	100.0	40,986	100.0
White	67,537	79.2	45,935	87.0	73,434	88.9	66,494	89.1	36,590	89.3
Black	1,221	1.4	906	1.7	797	1.0	1,509	2.0	202	0.5
Indian	972	1.1	391	0.7	557	0.7	552	0.7	339	0.8
Asian	3,464	4.1	2,134	4.0	2,917	3.5	2,454	3.3	1,217	3.0
Other (Spanish)	12,092	14.2	4,075	7.6	4,897	5.9	3,645	4.9	2,638	6.4
	(34,231)	(40.2)	(7,934)	(14.8)	(13,910)	(16.8)	(8,630)	(11.6)	(7,714)	(18.8)

Source: U.S. Census, 1970 and 1980 reports

Table F
INDUSTRY OF EMPLOYED PERSONS - NORWALK
1970

	<u>Total</u>	<u>% of Total</u>
Total Employed, 16 Years Old and Over	<u>32,817</u>	<u>100.0%</u>
<u>Industry</u>		
Construction	2,263	6.9%
Manufacturing	12,028	36.7%
Transportation	1,882	5.7%
Communications, Utilities and Sanitary Services	965	2.9%
Wholesale Trade	2,006	6.1%
Retail Trade	5,146	15.7%
Finance, Insurance and Real Estate	1,044	3.2%
Business and Repair Services	1,185	3.6%
Personal Services	876	2.7%
Health Services	1,541	4.7%
Educational Services	1,313	4.0%
Other Professional and Related Services	764	2.3%
Public Administration	1,032	3.1%
Other Industries	772	2.4%

Source: U.S. Census, 1970



Table G
INDUSTRY OF EMPLOYED PERSONS - NORWALK
1980

	<u>Total</u>	<u>% of Total</u>
Total Employed, 16 Years Old and Over	<u>36,380</u>	<u>100.0%</u>
<u>Industry</u>		
Agriculture	412	1.1%
Construction	2,213	6.1%
Manufacturing	12,440	34.2%
Transportation	2,055	5.6%
Communications	859	2.3%
Wholesale Trade	2,637	7.2%
Retail Trade	6,063	16.7%
Finance, Insurance, and Real Estate	1,312	3.6%
Business and Repair Service	1,632	4.5%
Personal Services	970	2.7%
Health Services	1,950	5.4%
Educational Services	2,065	5.7%
Other Professional and Related Services	800	2.2%
Public Administration	972	2.7%

Source: U.S. Census, 1980

In comparing 1970 and 1980 employment figures, it is interesting to note that although the City's population decreased by 7.1 percent (from 91,829 to 85,286), the number of employed persons increased by 10.9 percent (from 32,817 to 36,380). This major social change is believed to be a reflection of current economic trends which require more than a single income to support a household. Additionally, the maturing of the population places more individuals in ages suitable for employment.

Comparison of the 1970 and 1980 Census reports in respect to industry indicates decreases in the industries of Construction; Manufacturing; Transportation; Communications; Public Administration; and Other Professional and Related Services. On the other hand, increases occurred in the industries of Wholesale Trade; Retail Trade; Finance, Insurance and Real Estate; Business and Repair Services; Health Services; and Educational Services.

The 1970 and 1980 Census reports do not lend themselves to a direct comparison of occupational classifications, but in the case of managerial employment a strong growth trend is evident. Managerial employment increased from 1,677 in 1970 to 4,429 in 1980.

This represents a 164 percent increase in the number of managerial employees who reside in Norwalk. Increases in the number of white-collar employees in Norwalk which are expected in the near future will likely facilitate continuation of this trend. Bechtel Corporation recently constructed a new facility in Norwalk which is expected to generate approximately 3,000 new jobs of which a substantial number will be in the administrative or managerial category. This presumption supports the need for market rate and higher income housing.

It is believed that employment factors today still comprise a major role in local and regional housing demand. The 1980 U.S. Census reported on commuting patterns and indicated that a vast majority (79.2 percent) of Norwalk's labor force was employed inside the Los Angeles-Long Beach Standard Metropolitan Statistical Area (SMSA). Table H reports the Census results in detail.

Table H
EMPLOYMENT COMMUTING PATTERN - NORWALK
1980

<u>Commute To</u>	<u>Number</u>	<u>% of Total</u>
Inside SMSA		
All of Los Angeles City	4,928	14.1%
Remainder of Los Angeles County	<u>22,832</u>	<u>65.2%</u>
Sub-Total (Inside SMSA)	<u>27,760</u>	<u>79.2%</u>
Outside SMSA	3,806	10.8%
Not Reported	<u>3,468</u>	<u>9.9%</u>
Total Work Force	<u>35,034</u>	<u>100.0%</u>

Source: U.S. Census, 1980

In 1980, a larger proportion of Norwalk residents worked outside of the SMSA (10.8 percent) as compared to 7.3 percent in 1970. It is believed that some major changes have taken place in this area due to extensive industrial development and the relocation of industry from Los Angeles to Orange County. Nevertheless, the market forces acting upon the local housing situation remain unchanged as is evidenced by Norwalk's extremely low vacancy rates (1.5 percent in 1970, 2.4 percent in 1980).

While this information further defines the socio-economic character of Norwalk residents it also provides evidence that the location of the City, relative to major employment centers, is, or can be, a positive attribute. As an example, housing opportunities created near major public transportation networks can help optimize the use of such facilities and reduce the overall cost of transportation for the commute to and from work.

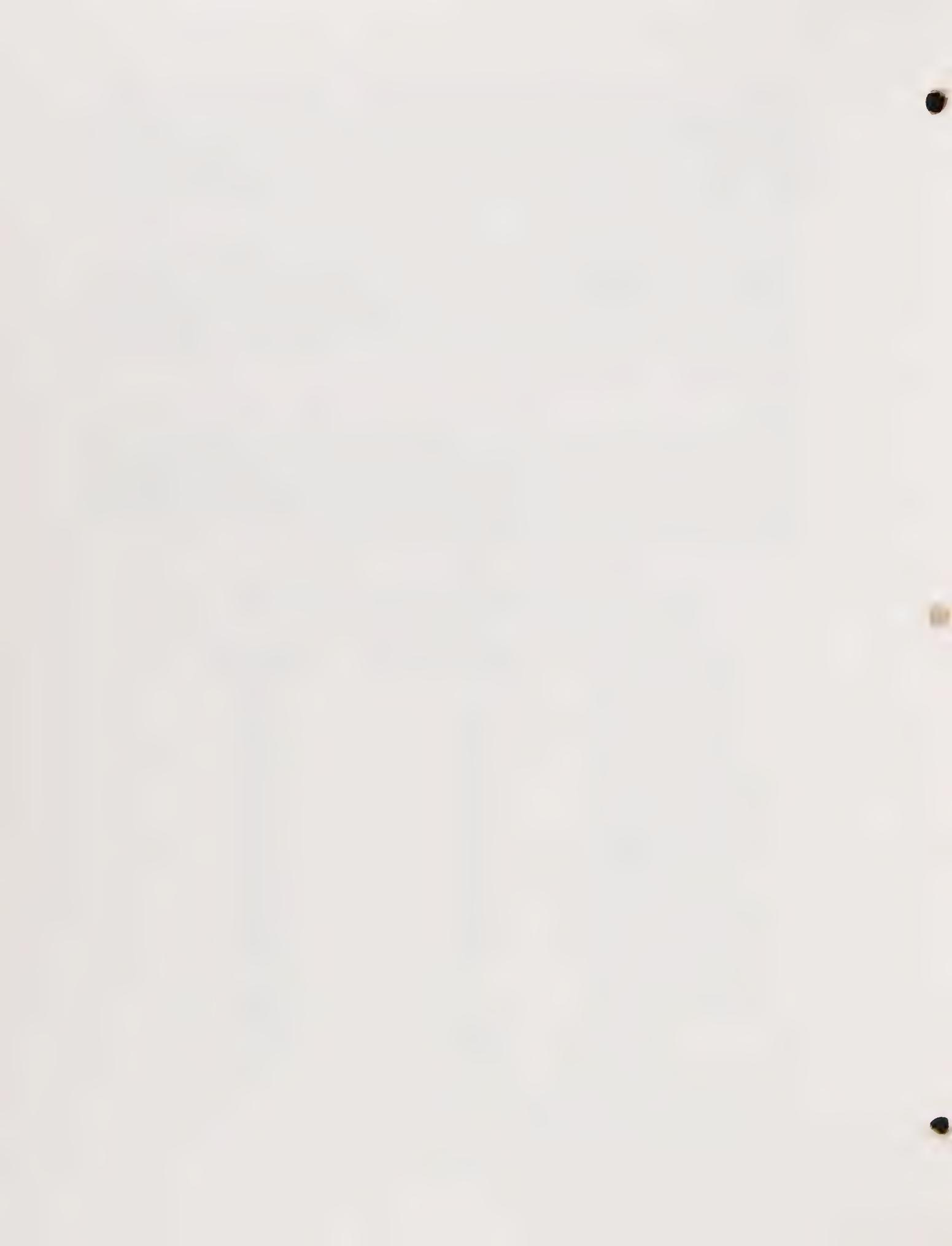
2. Income

During the 10-year period between 1970 and 1980, the average family income in Norwalk increased from \$11,276 to \$22,200 (96.9 percent). Although the numerical increase appears substantial, the relative increase in the cost of living (especially housing and taxes) over this period of time significantly diminished the spendable income derived from much of the increase. Table I reports the number of families in selected income groups for 1980.

Table I
AVERAGE ANNUAL FAMILY INCOME - NORWALK
1980

Family Income	Total # Families	% of Total
Less than \$ 2,500	649	3.1%
\$ 2,500 - \$ 4,999	574	2.7%
\$ 5,000 - \$ 7,499	960	4.6%
\$ 7,500 - \$12,499	2,770	13.2%
\$12,500 - \$14,999	1,386	6.6%
\$15,000 - \$17,499	1,751	8.3%
\$17,500 - \$19,999	1,834	8.7%
\$20,000 - \$22,499	1,873	8.9%
\$22,500 - \$24,999	1,650	7.8%
\$25,000 - \$27,499	1,478	7.0%
\$27,500 - \$29,999	1,183	5.6%
\$30,000 - \$34,999	2,066	9.8%
\$35,000 - \$39,999	1,226	5.8%
\$40,000 - \$49,999	972	4.6%
\$50,000 - \$74,999	531	2.5%
\$75,000 or more	120	0.6%
TOTAL	<u>21,023</u>	<u>99.8%</u>

Source: U.S. Census, 1980



A comparison to State of California incomes from 1970 to 1980 indicates that Norwalk families have compared relatively poorly. In 1970, Norwalk families earned 7.8 percent less than the State average of \$12,228. By 1980, Norwalk families were earning 22.9 percent less than the California average of \$28,786. This comparison suggests that Norwalk families have not kept pace with the inflation factor as well as most other California residents.

In comparison to selected surrounding cities, family incomes in Norwalk increased at greater rates. Table J illustrates the fact that all of the surrounding cities except Downey had lesser increases in gross income than Norwalk. Interestingly, with the single exception of Bellflower, these other cities had higher incomes than Norwalk in 1970 and 1980.

Table J
AVERAGE FAMILY INCOMES FOR NORWALK AND SELECTED CITIES
1970-1980

	Average Family Income		
	<u>1970(1)</u>	<u>1980(2)</u>	<u>+% Change</u>
Norwalk	\$11,276	\$22,200	96.9%
Bellflower	\$10,977	\$21,334	94.4%
Downey	\$13,927	\$31,607	126.9%
Lakewood	\$12,880	\$24,581	90.8%
La Mirada	\$14,583	\$27,786	90.5%

Sources: (1) U.S. Census, 1970
 (2) Individual Cities (1980 U.S. Census)

In an effort to correlate income distribution among various income groups, 1970 census data and 1980 income estimates have been categorized in terms of very low (less than 50% of the median); low (50% to 80% of the median); moderate (80% to 120% of the median); and high (in excess of 120% of the median) incomes for the subregion consisting of the Cities of Norwalk, Bellflower, Downey, Lakewood and La Mirada. The purpose of this analysis is to identify income trends between the years 1970 and 1980 relative to accepted family income measures.

Table K illustrates that in the reported years 1970 and 1980 the number of very low-, low and moderate-income families in Norwalk was higher than that of the subregion. This brief analysis supports conclusions that family incomes in Norwalk have not increased proportionately to median-family incomes in neighboring cities and the State.

TABLE K
GROUPED FAMILY INCOME - NORWALK AND THE SUBREGION *
1970-1980

	<u>1970</u>			
	<u>City of Norwalk</u>		<u>Subregion</u>	
	<u># of Families</u>	<u>% of Total</u>	<u># of Families</u>	<u># of Total</u>
Very Low, - \$5,285 (Less than 50% of Median Income)	3,112	14.5%	11,876	13.3%
Low, \$5,285 - \$9,320 (50% to 80% of Median Income)	4,743	22.0%	16,851	18.9%
Moderate, \$9,320 - \$13,980 (80% to 120% of Median Income)	7,845	36.4%	29,577	33.1%
High, + \$13,980 (More than 120% of Median Income)	5,830	27.1%	31,015	34.7%
TOTAL	<u>21,530</u>	<u>100.0%</u>	<u>89,319</u>	<u>100.0%</u>
	<u>1980</u>			
	<u>City of Norwalk</u>		<u>Subregion</u>	
	<u># of Families</u>	<u>% of Total</u>	<u># of Families</u>	<u>% of Total</u>
Very Low, - \$10,392 (Less than 50% of Median Income)	3,790	18.0%	11,033	12.7%
Low, \$10,392 - \$16,627 (50% to 80% of Median Income)	3,687	17.5%	17,204	19.7%
Moderate, \$16,627 - \$24,941 (80% to 120% of Median Income)	4,856	23.1%	29,759	34.1%
High, + \$24,941 (More than 120% of Median Income)	8,690	41.3%	29,167	33.5%
TOTAL	<u>21,023</u>	<u>100.0%</u>	<u>87,163</u>	<u>100.0%</u>

Source: U.S. Census, 1970 and 1980 Reports
 Urban Decision Systems, 1981 (Estimate)

* Subregion includes Norwalk, Bellflower, Downey, Lakewood, and La Mirada.

The 1980 Census reported on family incomes on a Census Tract basis. Median incomes appear to be relatively well balanced in the City with the exception of parts of the southeasterly portion of Norwalk (Census Tracts 5522, and 5526). Each of these study units had median family incomes below \$18,000 in 1980. Disparities are particularly evident in Census Tracts 5522 (64.2 percent of families earned below \$18,000) and 5526 (51.6 percent earned below \$18,000).

A conclusion that can be drawn from the foregoing income comparisons is that the economic status of Norwalk families has not improved from 1970 to 1980. Although apparently substantial income increases have been realized, these increases do not compare favorably to increases realized by families in the region and throughout the State of California nor have they kept pace with the declining value of the dollar since 1970.

The United States Department of Housing and Urban Development (HUD) has determined that in 1983 Los Angeles area families of four with an income of \$21,900 or less are eligible for HUD financed housing programs. It is anticipated that at least 37.1% of Norwalk families earned less than \$21,900 in 1983.

HOUSING

Building Trends

Residential construction activities in the City of Norwalk have remained relatively moderate since its incorporation in 1957. Due to limited jurisdictional boundaries, the residential development which has taken place has primarily been of an infill nature. Norwalk developed as a community of single-family dwelling units and has primarily remained as such. Although multiple-family development accelerated through the 1960's and 1970's and now comprises approximately 20.1 percent of Norwalk's housing stock, single-family structures remain the dominant form of residential development (78.4 percent).

Table L (below) illustrates the progression of the various types of residential development in Norwalk between 1960 and 1980.

TABLE L
HOUSING TRENDS - NORWALK
1960-1970-1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Single-Family Units	21,123	21,593	20,426
Multiple-Family Units	369	2,587	5,009
Mobile Homes	*	*	392
Total Residential Units	21,492	24,180	25,827

Source: U.S. Census, 1960, 1970, and 1980 Reports

* 1960/1970 U.S. Census did not distinguish between conventional single-family structures and mobile homes.

Norwalk's limited supply of multiple-family units and mobile homes is typical to that of surrounding communities. As is illustrated by State Department of Finance figures in Table M, all of the cities in the area, with the exception of Bellflower, have an extremely small number of mobile homes. In respect to multiple-family units, Bellflower and Downey each contribute substantially to the regional supply while Lakewood and La Mirada have less multiple units than Norwalk. In respect to the supply of single-family units, Lakewood and La Mirada have extremely high concentrations of such units (86.2 percent and 84 percent, respectively).

TABLE M
DWELLING UNITS TYPES IN NORWALK AND SELECTED CITIES
1983

	<u>Single-Family Units (% of Total)</u>	<u>Multiple-Family Units (% of Total)</u>	<u>Mobile Homes (% of Total)</u>	<u>Total Dwelling Units</u>
Norwalk	20,493 (78.4%)	5,241 (20.1%)	397 (1.5%)	26,131 (100.00%)
Bellflower	12,809 (56.2%)	8,602 (37.8%)	1,363 (6%)	22,774 (100.0%)
Downey	20,587 (61.4%)	12,738 (38%)	225 (.7%)	33,550 (100.0%)
Lakewood	22,667 (86.2%)	3,505 (13.3%)	119 (.45%)	26,291 (100.0%)
La Mirada	10,623 (84.0%)	1,913 (15.1%)	104 (.8%)	12,640 (100.0%)
Regional Total	87,179 (71.8%)	31,999 (26.4%)	2,208 (1.8%)	121,386 (100.0%)

Source: State of California Department of Finance, January, 1983

Construction activity in Norwalk since 1977 has been very modest, averaging approximately 98 new dwelling units per year, of which 72 percent were multiple-family units. Norwalk's annual construction rate is 98 units per year compared to Lakewood (132), La Mirada (109), Bellflower (215) and Downey (122). A detailed account of building activity figures for Norwalk, surrounding cities and the County, supplied by the Los Angeles County Chapter of the Building Industry Association, is found in Table N; a graphic summary of the data is portrayed in Figure 5. This figure clearly shows a trend which is indicative of regional and national trends in construction: Extensive building activity in the early 1970's, a slump in the middle of the decade, followed by a brief surge in construction, a slump at the end of the decade and continuing into the early 1980's and finally, the recovery which the country is currently experiencing (from 1983 to the present).

Multiple-Family Rental Units

The City's rental housing stock is comprised of single-family units, multiple-family units (apartments and condominiums), and mobile homes. In 1970, approximately 25.4 percent of the entire City's housing stock was used for rental purposes while, by 1980, that percentage increased to 31.2 percent. Likewise, the role of multiple-family units

as rental housing increased between 1970 and 1980 as a result of new construction which increased the total number of multiple-family units from 2,587 to 5,009 units, respectively. However, the total supply of multiple-family units includes 758 condominium units most of which are not available for rental purposes. As a result, in 1980 the number of multiple-family rental units was approximately 4,463 (multiple-family units less condominiums) or 17.3 percent of the entire City's housing stock.

An adequate supply of rental units and a continuously low vacancy factor in the City is of concern because the development of new apartment units is not financially feasible at this time. The fact that continued extensive new construction is not feasible, due to the unavailability of land suitable for multiple-family development, places added importance on conserving the existing stock of all residential units and especially multiple-family units. These units generally comprise the only type of housing which is accessible to those of the community who need or desire rental housing and are the only shelter types which can accommodate households, which cannot afford to purchase housing.

The supply of rental combined with the restrictions for new construction presents a series of opportunities for city policy consideration, particularly in the area of multiple-family rental and preservation. Norwalk has adopted new standards for condominium conversions, primarily regulating building requirements rather than a vacancy factor and zoning requirements. However, recent trends in the housing market, combined with the lack of affordability of owner-occupied units indicates the possible need for a shift in the City policy. Given recent trends and the perceived demand for both rental and owner-occupied units, the City should consider all factors related to the proposed conversion of multiple-family units including such factors as the senior citizen population, temporary employment opportunities provided by local industries and such other groups which either need or desire an adequate supply of rental accommodations.

One of the most effective methods for regulating condominium conversions, depending on the availability/unavailability of rental units, involves monitoring vacancy rates. Many Southern California communities do not permit condominium conversions when vacancy rates for rental units fall below a given rate (5 percent is a commonly used dividing line). This approach, however, requires a great deal of staff time because constant monitoring of the City's rental stock is required.

TABLE N
RESIDENTIAL DEVELOPMENT ACTIVITY
FOR LOS ANGELES COUNTY, THE CITY OF NORWALK AND SELECTED CITIES
1970-1983

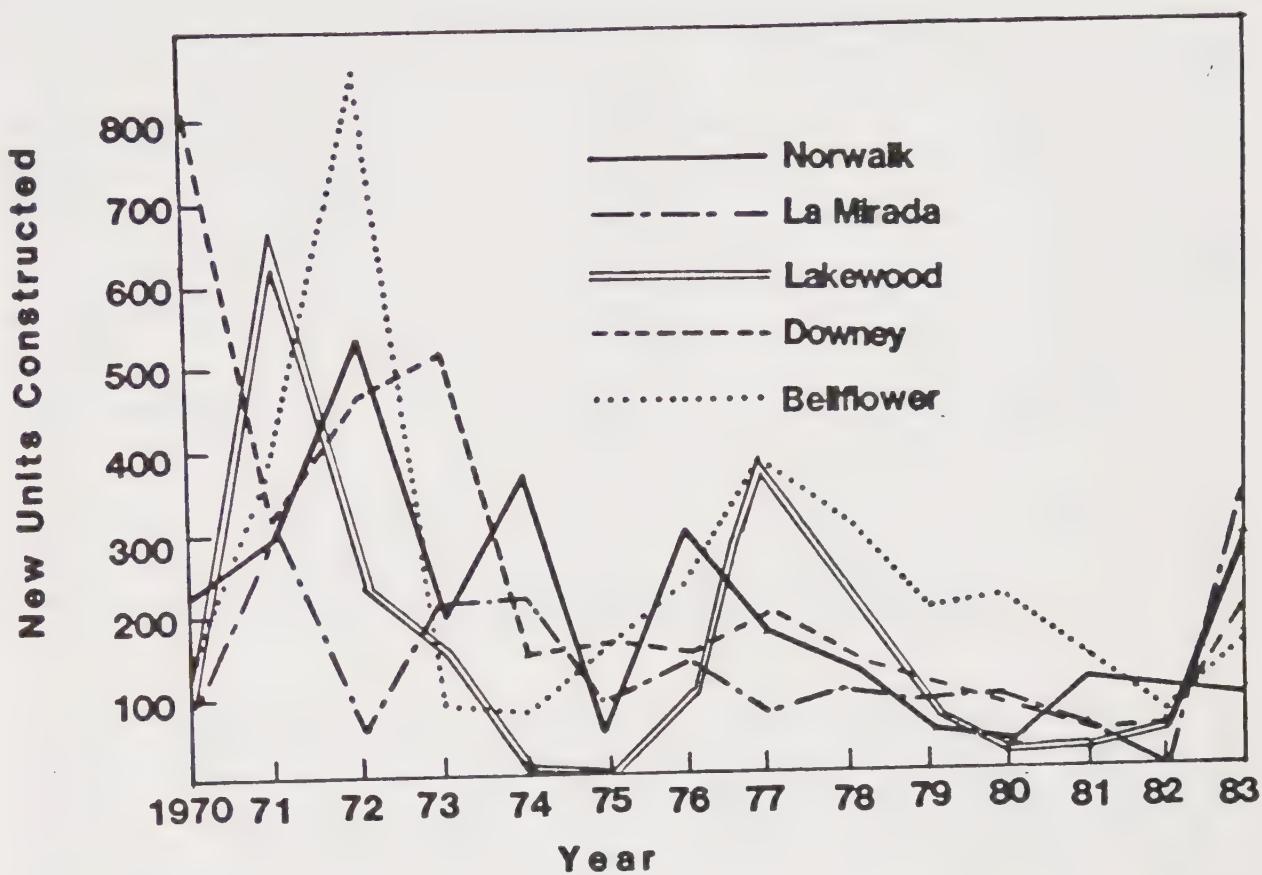
	City of Norwalk			City of Bellflower			City of Downey			City of Lakewood			City of La Mirada			County of Los Angeles		
	SF	MF	TOTAL	SF	MF	TOTAL	SF	MF	TOTAL	SF	MF	TOTAL	SF	MF	TOTAL	SF	MF	TOTAL
1970	35	196	231	12	141	153	33	790	823	35	79	114	87	-0-	87	8,403	38,146	46,549
1971	15	286	301	19	378	397	37	274	311	55	646	701	4	310	314	11,308	33,905	45,213
1972	125	426	551	14	851	865	62	422	484	6	253	259	6	58	64	10,805	42,295	53,100
1973	193	10	203	43	52	95	109	416	525	7	153	160	63	147	210	9,413	33,694	43,107
1974	49	338	387	18	72	90	27	124	151	4	5	9	102	121	223	5,946	1,143	7,089
1975	17	12	29	78	87	165	49	109	158	7	-0-	7	102	-0-	102	8,822	8,908	17,730
1976	86	214	300	92	167	259	69	84	153	13	91	104	22	124	146	14,272	15,012	29,284
1977	72	105	177	104	392	396	65	142	207	12	385	397	94	-0-	94	17,856	21,566	39,422
1978	41	94	135	51	268	319	43	109	152	1	221	222	74	28	102	13,556	26,981	40,537
1979	5	43	48	34	171	205	65	54	119	5	69	74	23	65	88	11,893	24,189	36,082
1980	4	23	27	95	144	239	18	74	92	1	3	4	42	68	110	8,314	20,446	48,760
1981	2	111	113	63	74	137	21	19	40	14	-0-	14	2	18	20	6,368	15,400	21,768
1982	58	48	106	46	10	56	17	21	38	-0-	44	44	-0-	-0-	-0-	4,323	9,440	13,763
1983	8	69	77	62	94	156	19	184	203	26	145	171	103	243	346	10,336	17,431	27,767

Source: Building Industry Association, Los Angeles County Chapter

SF - Single Family

Mf - Multiple Family

Figure 5. Construction Activity, 1970-1983



Source: Building Industry Association, December 1983

CONDOMINIUMS

In recent years escalating cost of housing have raised concerns at many governmental levels and have brought rise to the adoption of housing regulations significantly affecting development trends. In particular, the State Subdivision Map Act which regulates land divisions has been amended and has made condominium development more conducive to market pressures. Additionally, planning and zoning legislation has also been modified to expand the role of manufactured housing in the housing market.

Multiple-family residential land use in the form of condominium development has been an increasingly popular form of housing which provides residents an alternative to traditional single-family detached units and renter-occupied multiple-family units. This form of housing provides development incentives to developers by allowing reasonably quick returns on investments while at the same time providing housing opportunities typically designed for one-person households, young families, and older couples whose housing needs have changed after their children have grown and left their homes. The fact that property maintenance is minimized through a homeowners' association is another attraction to the aforementioned groups.

Trends in condominium development have increased substantially during the 1970's. This is evidenced by State and National development trends in condominium conversion as illustrated in Table O.

Table 0
CONDOMINIUM CONVERSIONS

	<u>California</u>	<u>United States</u>
1973	2,401 (units)	N/A
1974	3,686	
1975	1,892	
1976	2,089	25,000 (units)
1977	4,291	45,000
1978	9,197	80,000
1979	20,000 (projected)	130,000
1980-85 (projected)	N/A	1,456,840

Source: California Department of Real Estate
 U.S. Department of Housing and Urban Planning (HUD)

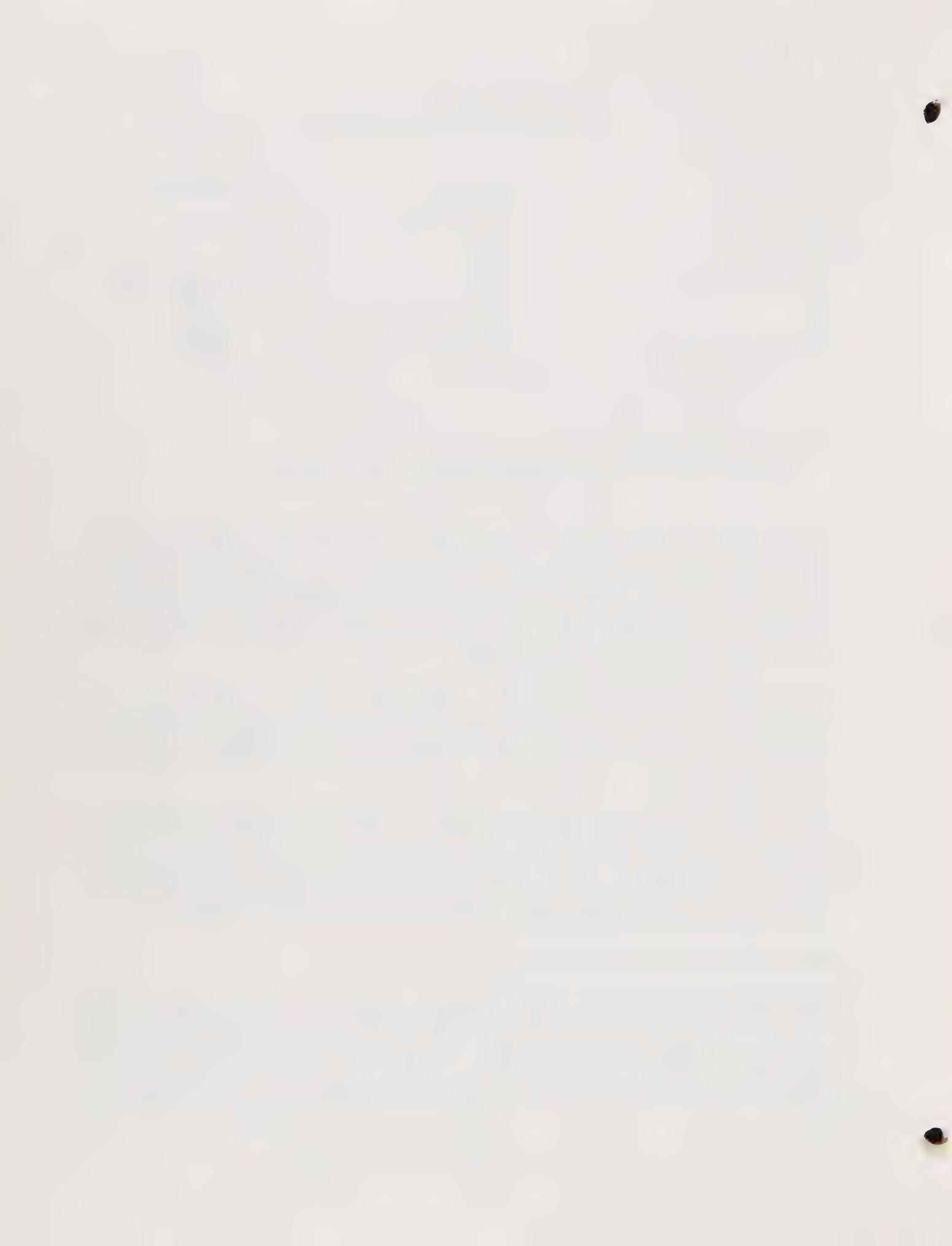
The role of the condominium as an affordable alternative to the conventional single-family dwelling unit has been expanding locally as well. The 1970 U.S. Census indicated that 269 condominiums existed in Norwalk. As evidence that programs outlined in the previous Housing Element are being achieved, records show that 203 new condominiums have been constructed since December 17, 1981. Norwalk today has 758 condominium units, which constitute 2.9 percent of the City's housing stock, with an additional 49 units under construction.

The City of Norwalk has a condominium conversion ordinance which regulates the conversion of rental properties to condominiums. This ordinance sets forth standards which are extremely difficult to achieve by all but the most recently constructed apartment units. The fact that no rental units have ever been converted in Norwalk illustrates this point.

While the trend in condominium development (locally and statewide) suggests a sizeable market for the development of new, and conversion of existing units, concerns for condominium development (and conversions) should not overlook the need for adequate rental housing. Combined, both condominium (owner-occupied) and multiple-family apartments (renter-occupied) form a portion of the City's housing stock which satisfies the various housing needs of differing segments of the community.

Mobile Homes (Manufactured Housing)

Traditionally most cities, including Norwalk, have regulated the location and development of mobile home units throughout the community with conditional permit requirements which limit mobile homes to specifically designed and improved mobile home parks. A total of 441 mobile homes currently exist in the City. These units are distributed among seven mobile home parks ranging in size from three to 134 spaces and house 703 residents. A total of 4 mobile home spaces were vacant as of January, 1984.



Mobile homes and other forms of manufactured housing will undoubtedly play an increasingly important role in the new housing market in Norwalk and California as a whole. In response to the need to expand housing opportunities, the State of California Legislature adopted Senate Bill 1960 (SB 1960). This Bill, which is designed to expand the market of "affordable housing", requires communities to permit lots zoned for single-family residential use to also be used for manufactured housing. Under this legislation, cities are permitted to introduce standards to regulate locational and compatibility aspects of manufactured units within existing neighborhoods, but may not impose standards which would effectively prohibit such development. Furthermore, cities may not treat manufactured housing units any differently than conventional single-family housing (built after 1974, and in accordance with the National Mobile Home Construction and Safety Standards Act of 1974). In response to SB 1960, the City of Norwalk has enacted an ordinance which sets forth appropriate development standards for mobile homes in single-family neighborhoods.

In the past, mobile homes were treated as a specialized form of housing and were required to be located only in properly zoned and approved locations within the community. In the future manufactured housing will play an increasing role in expanding homeownership opportunities to households otherwise unable to own a home in the community.

Housing Condition

The provision of structurally sound units is a major concern in addressing state, regional and local housing goals. Important indicators of the condition of the existing housing supply are age, vacancy rates, tenure, condition, size and affordability. These factors are further defined in the following pages.

Age

The age of a structure has a significant effect on its physical condition. However, by itself, age is not a valid indicator of housing condition since proper care and continual maintenance will extend the physical and economic life of a unit. With an aging housing stock where many owners do not maintain high standards of upkeep and structural conditions, serious deterioration can thwart neighborhood conservation and rejuvenation efforts.

Under proper maintenance conditions, a structure will begin to exhibit minor physical deficiencies approximately 25 years after construction; major physical defects will become apparent approximately 40 years after construction.

As is indicated in Table P, approximately 15,693 dwelling units (60.8 percent of the City's housing stock) are currently more than 25 years old and by the year 2000 approximately 71.0 percent of the City's current housing stock will be in excess of 40 years of age.

TABLE P
AGE OF RESIDENTIAL STRUCTURES - NORWALK

<u>Year Built</u>	<u>Number of Units</u>	<u>% of Total Units</u>
1970 - March 1980	2,831	10.9%
1960 - 1969	4,648	18.0%
1950 - 1959	13,263	51.4%
1940 - 1949	4,275	16.6%
Prior to 1940	810	3.1%
TOTAL	<u>25,827</u>	<u>100.0%</u>

Source: U.S. Census, 1980 Report

While the importance of proper and continued maintenance of older housing is significant in extending the life of a house, ongoing maintenance is important also from a neighborhood appearance and stability standpoint. While it is easy enough to discuss the life expectancy of a dwelling unit, its deterioration and neglect frequently continues over extended periods of time before it becomes fully deteriorated. During that time period its effect on the neighborhood and surrounding units can be devastating.

Vacancy

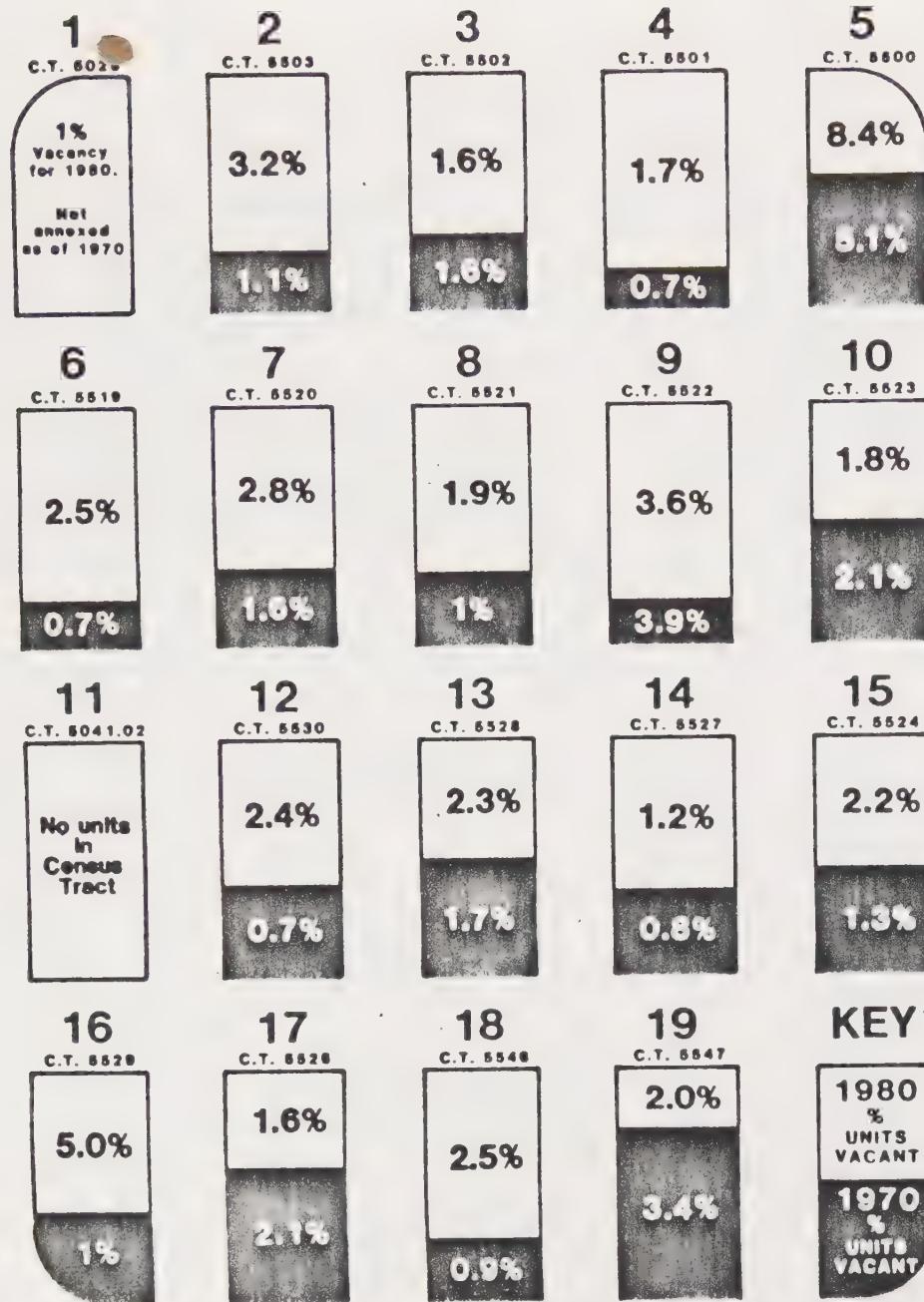
Housing demand in Southern California is probably unsurpassed in California and the United States. The extremely high regional demand for housing has led to very low vacancy rates, especially in Norwalk and the surrounding communities, which have historically provided accessible commuter housing for Los Angeles County employment centers and now comprise the nearest base of affordable housing for the work force for the emerging industrial sector of Orange County.

An average vacancy rate of 4.0 percent is generally considered desirable as it allows for a sufficient amount of mobility and choice in housing. A vacancy rate significantly higher than 4.0 percent generally signifies a strong potential for residential deterioration. The 1970 Census reported a city wide vacancy rate of 1.5 percent; the 1980 Census reported 2.4 percent. These low vacancy rates illustrate a relatively stable housing market which provides minimal choice in the selection of available housing for potential new residents.

Figure 6 illustrates the changes in vacancy rates which occurred from 1970 to 1980 in each of the City's Census Tracts. Although this figure reflects vacancy rate increases in several Census Tracts, the 1980 figures for any tract in the City fall below 4 percent. Overall, vacancy rates in each Census Tract within Norwalk tend to suggest a significant demand and relative neighborhood stability.

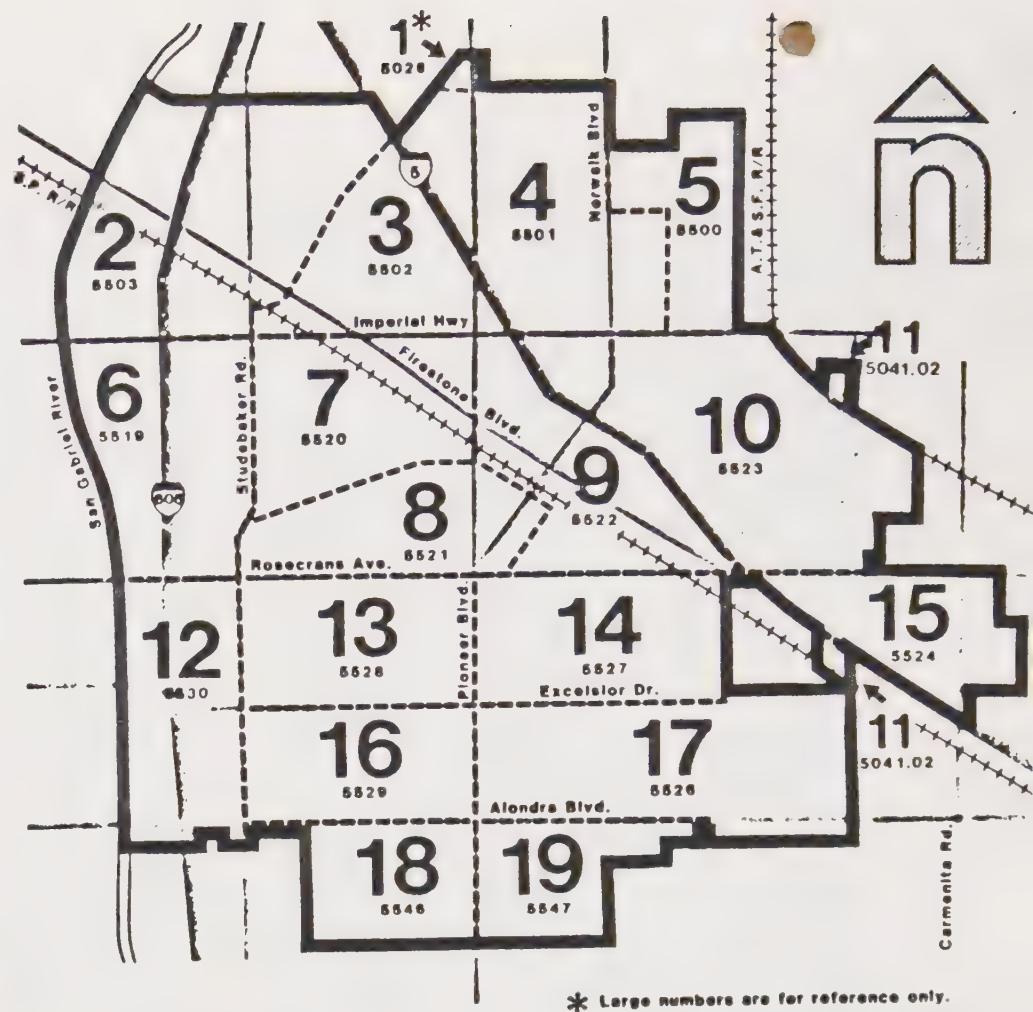
Very low vacancy rates directly affects the cost of housing as they reflect a strong demand for housing while a limited supply is available.





KEY*

1980 %
UNITS VACANT
1970 %
UNITS VACANT



* Large numbers are for reference only.
Census Tract numbers are shown in small type.

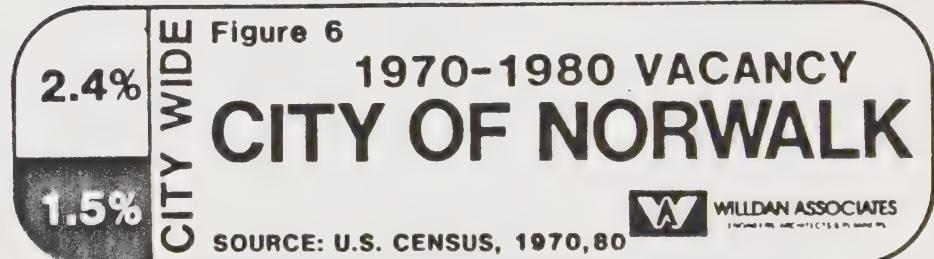
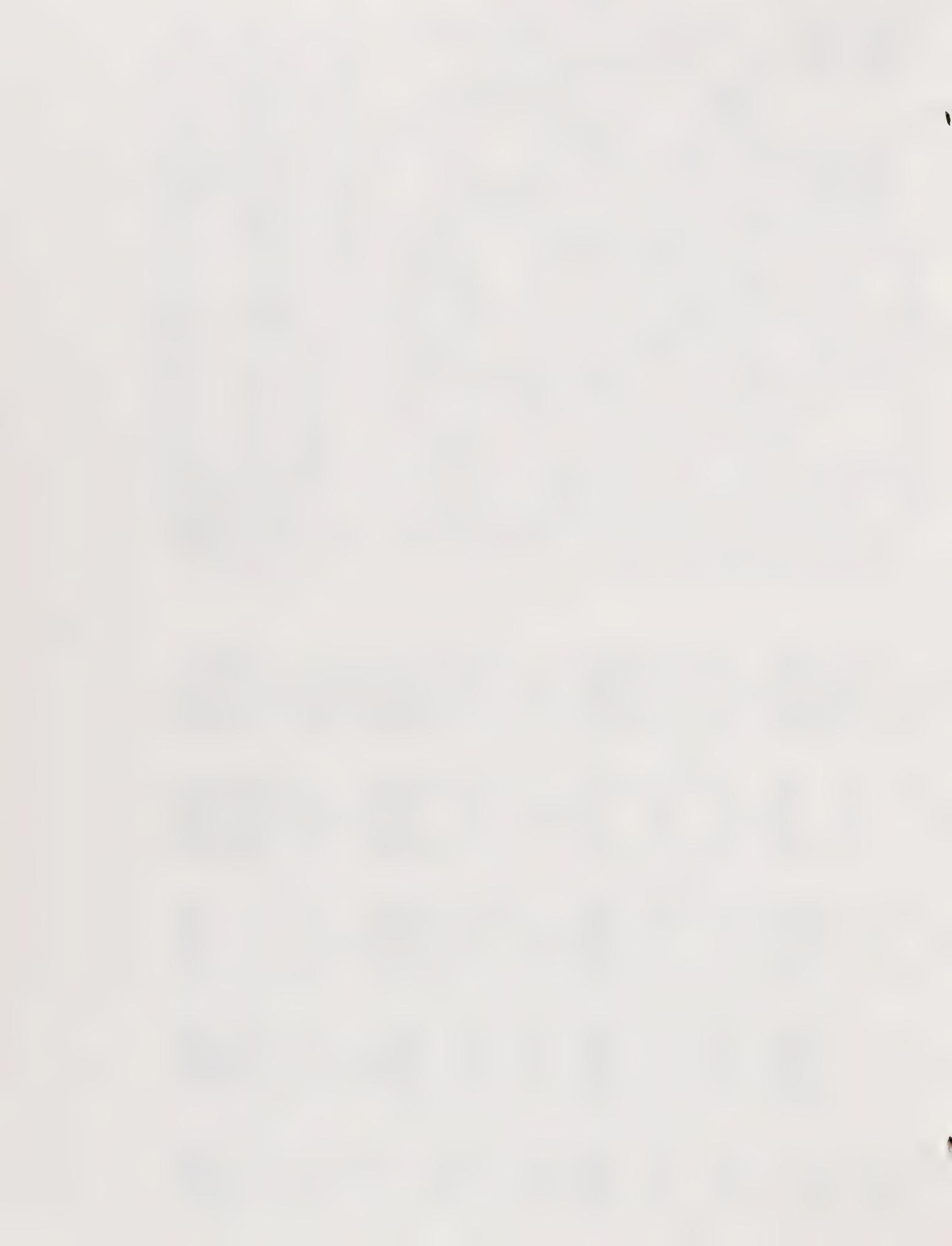


Figure 6 1970-1980 VACANCY CITY OF NORWALK

 WILLDAN ASSOCIATES
ENGINEERS & PLANNERS

SOURCE: U.S. CENSUS, 1970, 80

◆ Proportions of bar graphs show relative change in vacancy rates over ten years.



There is a greater demand for lower-income than higher-income housing within the region. Housing in Norwalk is generally more affordable than housing in surrounding jurisdictions. For this reason, persons who cannot find inexpensive housing in these other communities tend to come to Norwalk in search of more affordable housing. This will result in the maintenance of a low vacancy rate regardless of how many new low cost-housing units are provided within the City.

Tenure

Norwalk's housing stock was developed with the intention of providing financially accessible detached single-family homeownership opportunities. Over the past two decades, the domination of owner-occupied units has persisted to a large degree. In 1960, the City was composed of 80.7 percent owner-occupied units. The 1970 U.S. Census reported that 73.1 percent of the City's units were owner occupied. The 1980 U.S. Census reports that 66.4 percent of the City's dwelling units are owner-occupied. The moderate reduction in the percentage of owner-occupied units is almost completely attributable to the addition of multiple-family rentals to the City's housing supply. It appears that Norwalk's single-family detached units remain largely owner-occupied.

The most recent documented account of tenure within the city for individual Census Tracts was the 1980 U.S. Census (Figure 7), which reported that, with one exception, all of the City's Census Tracts had a very high percentage of owner-occupancy (55.1 percent minimum). Census Tract 5522 represented the only deviation with only 20.7 percent owner-occupancy. Reasons for the very low percentage of owner-occupants in this tract include the existence of many multiple-family rental units including a 185-unit senior citizens rent subsidy development, and a general transition from single-family to multiple-family uses.

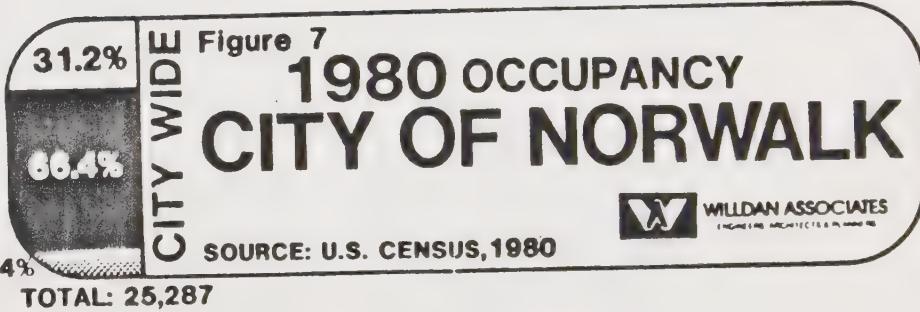
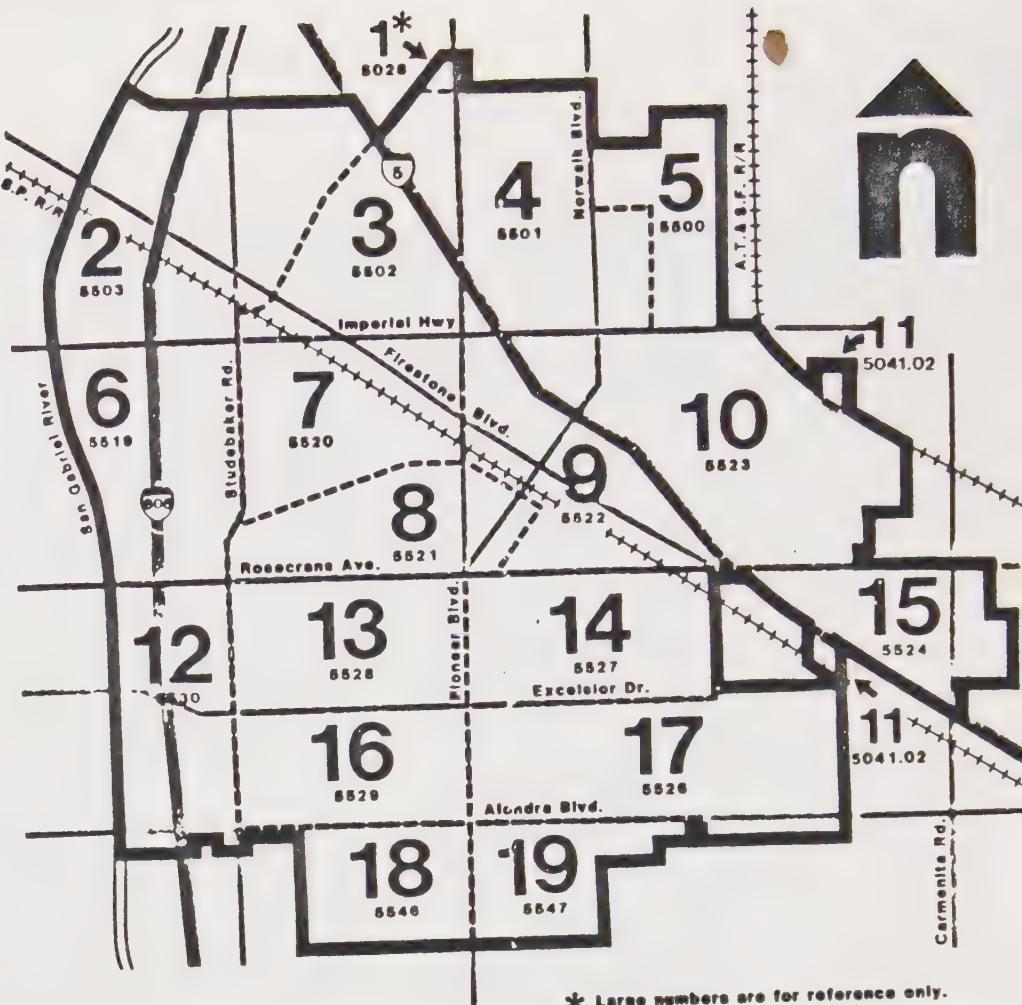
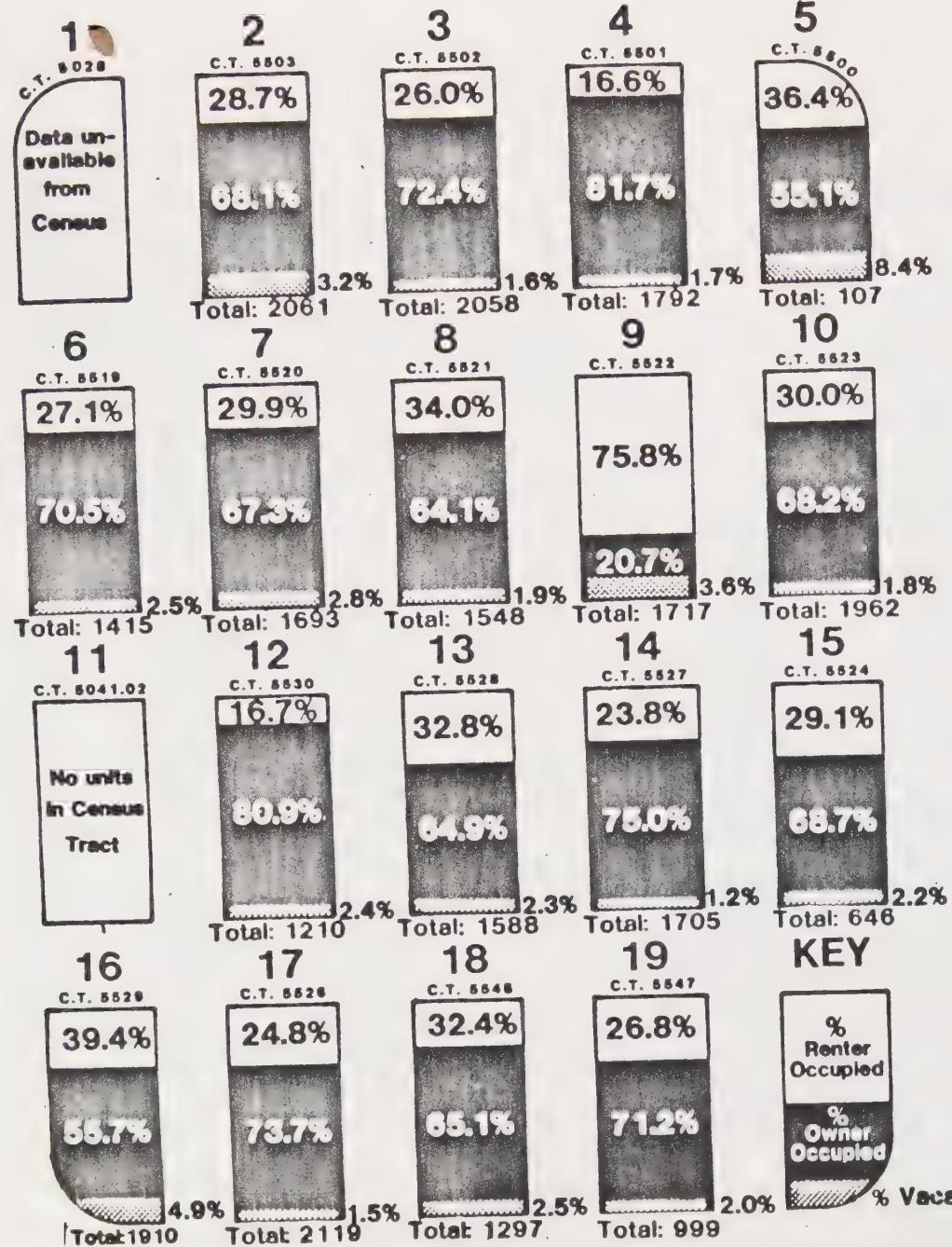
Table Q portrays the changes in city wide tenure for Norwalk and surrounding communities from 1970 to 1980. This data suggests a moderately decreasing trend in owner-occupancy in the region. This trend is evidence of the increased supply of multiple-family rentals as well as the economic pressures that have limited homeownership opportunities.

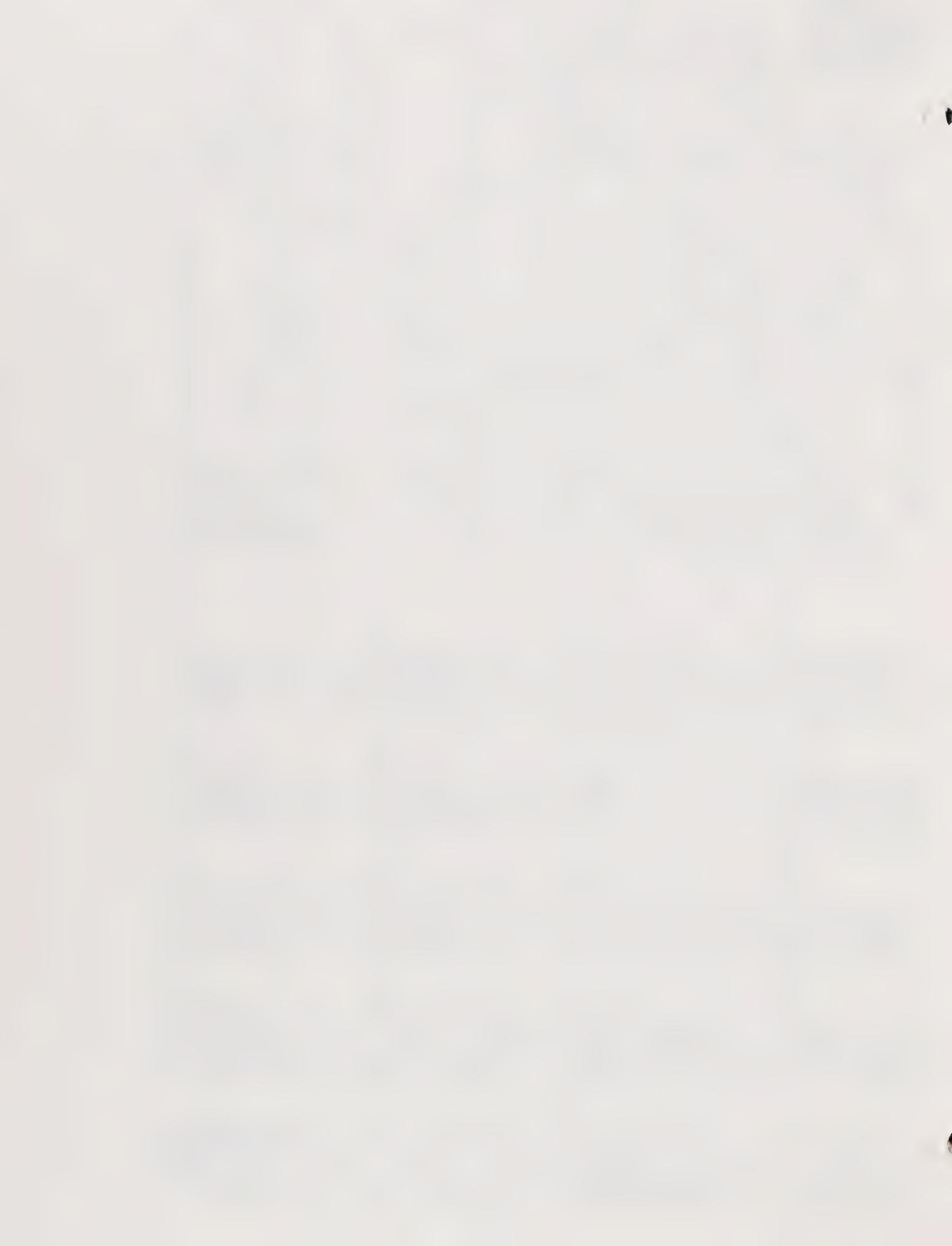
TABLE Q
OWNER/RENTER OCCUPANCY IN NORWALK AND SELECTED CITIES
1970 and 1980

	°1970° (1)			°1980° (2)		
	Total Units	% Owner	% Renter	Total Units	% Owner	% Renter
Norwalk	24,180	73.1	25.4	25,827	66.4	31.2
Downey	31,781	55.9	41.1	33,688	51.7	45.3
Lakewood	24,195	79.1	19.4	26,250	73.1	25.4
La Mirada	7,811	86.2	13.0	12,492	82.5	15.9
Bellflower	19,212	44.5	53.0	22,263	40.8	56.3

Sources: (1) U. S. Census, 1970
(2) individual Cities (1980 Census)







Condition

A Housing Quality Survey which evaluated the yard and exterior structural condition of residential structures in Norwalk was performed by Willdan Associates in August, 1981. This survey rated each residential structure based on five categories ranging from good or average housing to housing with critical defects (or deteriorated) and each residential front yard based on three ratings (ranging from good to fair to poor). A detailed description for each structural and yard rating can be found in Appendix A of this report. Since this survey was conducted only a short time ago, spot checks of random neighborhoods were performed to review structural conditions. The spot checks show that current residential structural conditions are similar to those that existed in late 1981.

The results of the 1981 Housing Quality Survey (Appendix A) indicate that a significant proportion (16.2 percent) of Norwalk's housing structures are in substandard condition and that 83.8 percent of the City's housing is standard (in good condition with no visible defects or average with very minor defects). Table R portrays a summary of the City's residential structural and yard condition. Although yard maintenance in Norwalk appears reasonably good, the fact that a total of 3,328 structures in the City have been identified as substandard is reason for concern. A majority of the structures identified as substandard have intermediate defects which can be corrected with property remedial action, but 450 structures (2.2 percent of the housing structures) were identified as having major or critical defects which may make restoration impossible or infeasible and may consequently warrant replacement. A total of 161 structures were identified as having critical defects and are definitely in need of replacement. Approximately half of the structures which have critical defects are structures within the right-of-way for the Century Freeway (I-105) and will eventually be demolished.

TABLE R
CITY WIDE SUMMARY OF RESIDENTIAL STRUCTURAL
AND YARD CONDITION - NORWALK
1981

Yard Conditions	Standard Structures		Substandard Structures			% of Total
	A	B	C	D	E	
1	3,194	11,752	1,682	75	11	16,714 (81.4%)
2	164	1,896	1,003	166	135	3,364
3	6	190	193	48	15	452 (2.2%)
TOTAL	3,364	13,838	2,878	289	161	20,530
% OF TOTAL	16.4%	67.4%	14.0%	1.4%	0.8%	100.0%

Source: Willdan Associates Housing Quality Survey - August, 1981

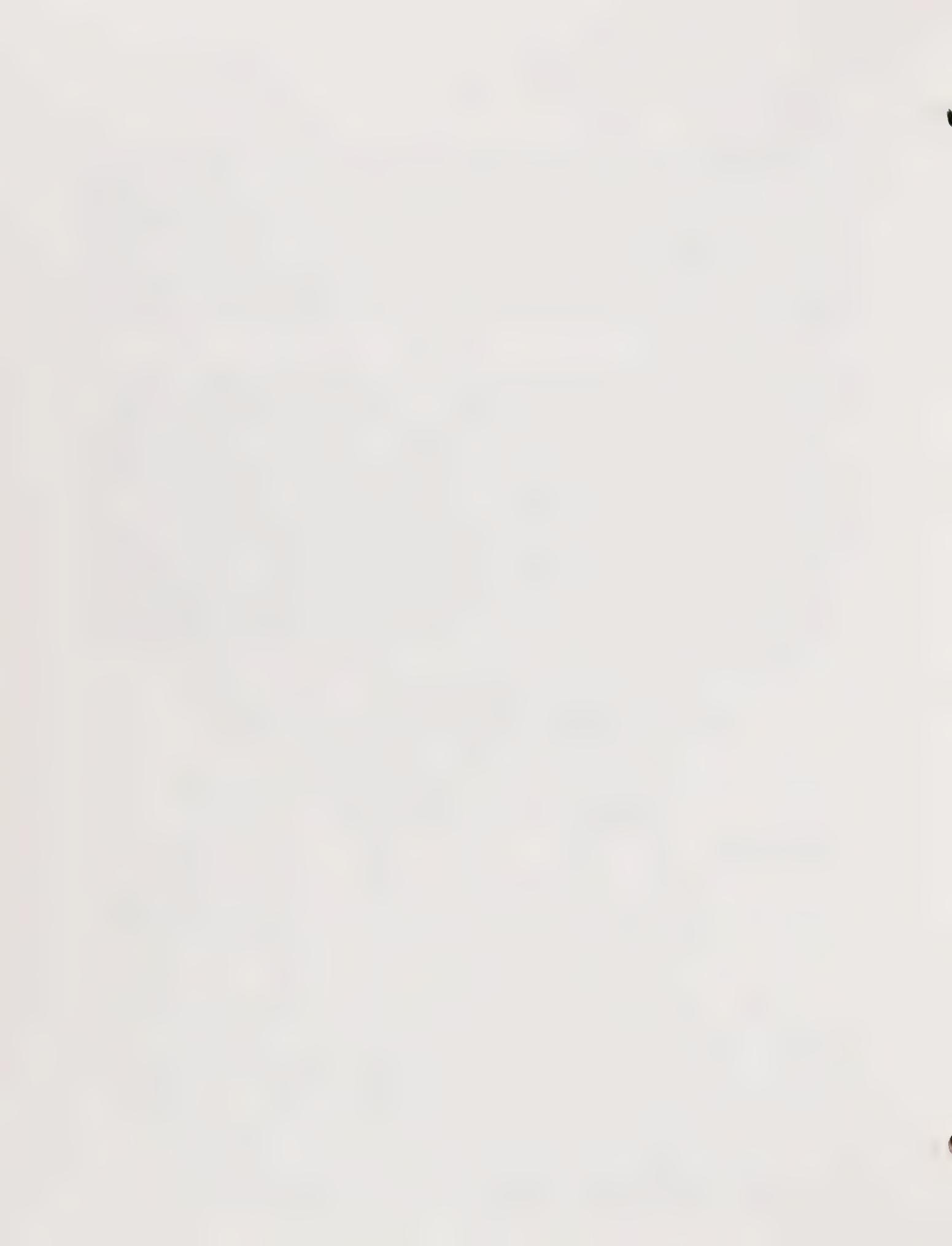
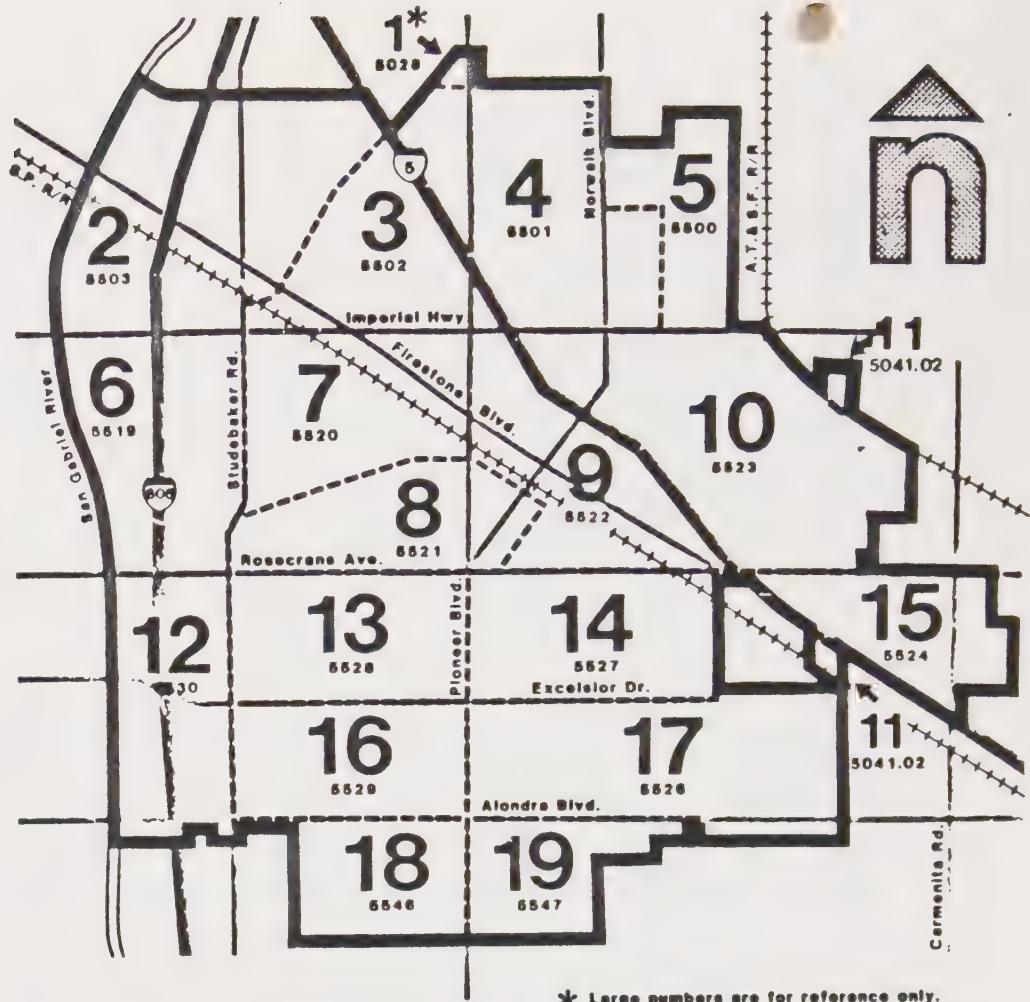
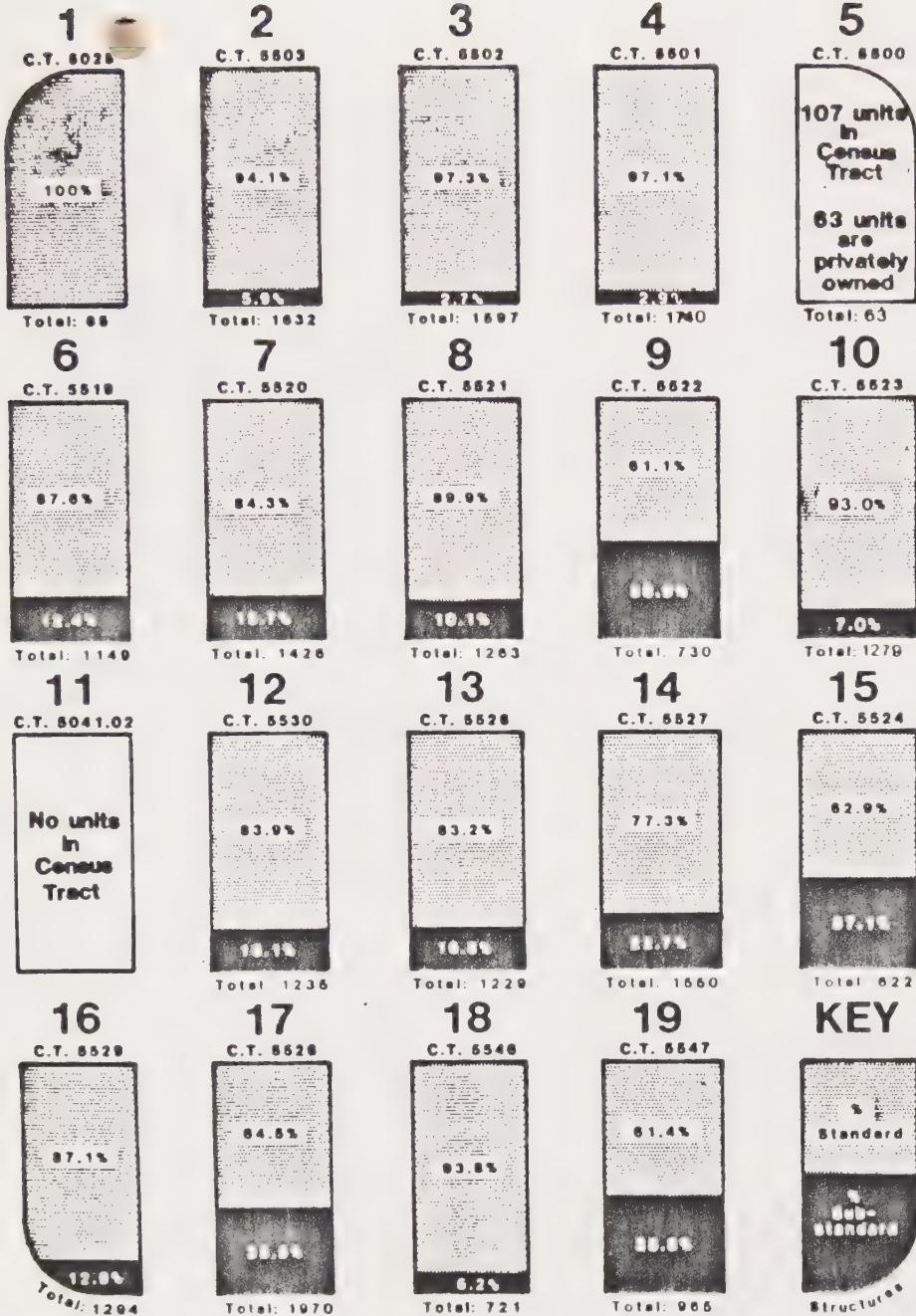


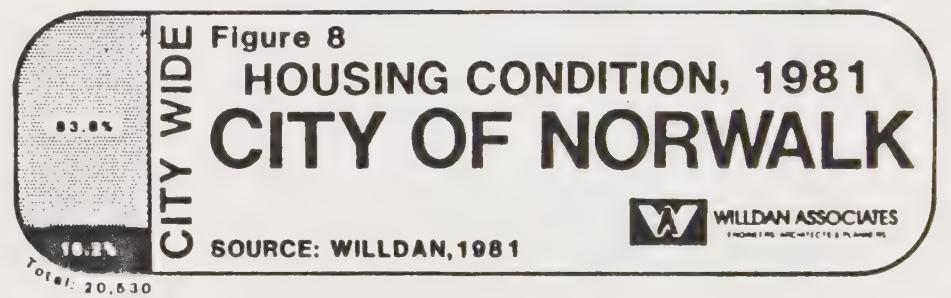
Figure 8 and Table S portray the distribution of standard and substandard structures throughout Norwalk as identified in the 1981 Survey. Figure 8 indicates that, although many of the City's Census Tracts have high proportions of substandard structures, the southeasterly quarter of the City (including Census Tracts 5522, 5524, 5526, 5527, and 5547) has a significantly greater problem than the remainder of Norwalk. The aforementioned Census Tracts each have 22.7 percent or more substandard structures. Census Tracts 5522, 5524, 5526, and 5547, which are located in Housing Assistance Plan designated Neighborhood Conservation Areas, each have minimum rates of 35.5 percent substandard structures.

A comparison of the results of the 1981 Housing Quality survey to the 1975 survey appears to indicate an increasing trend in residential structural deterioration, leading to more structures in a substandard condition. This trend would be further accelerated if it were not for the City's Housing Rehabilitation Program currently underway. Though there were 136 low interest (4%) and deferred payment (0%) Rehabilitation Loans, and 451 Residential Rebates during 1982 and 1983, some of these rehabilitated units have probably been replaced by more deteriorated units leaving the City with essentially the same need today as in 1981. The City's Housing Assistant Plan (April 1983) identifies 2881 substandard units suitable for Rehabilitation. As a result, it may be concluded that housing maintenance and rehabilitation represent significant issues and that substantial remedial actions by the public and private sectors are necessary today and in the future.





* Large numbers are for reference only.
Census Tract numbers are shown in small type.



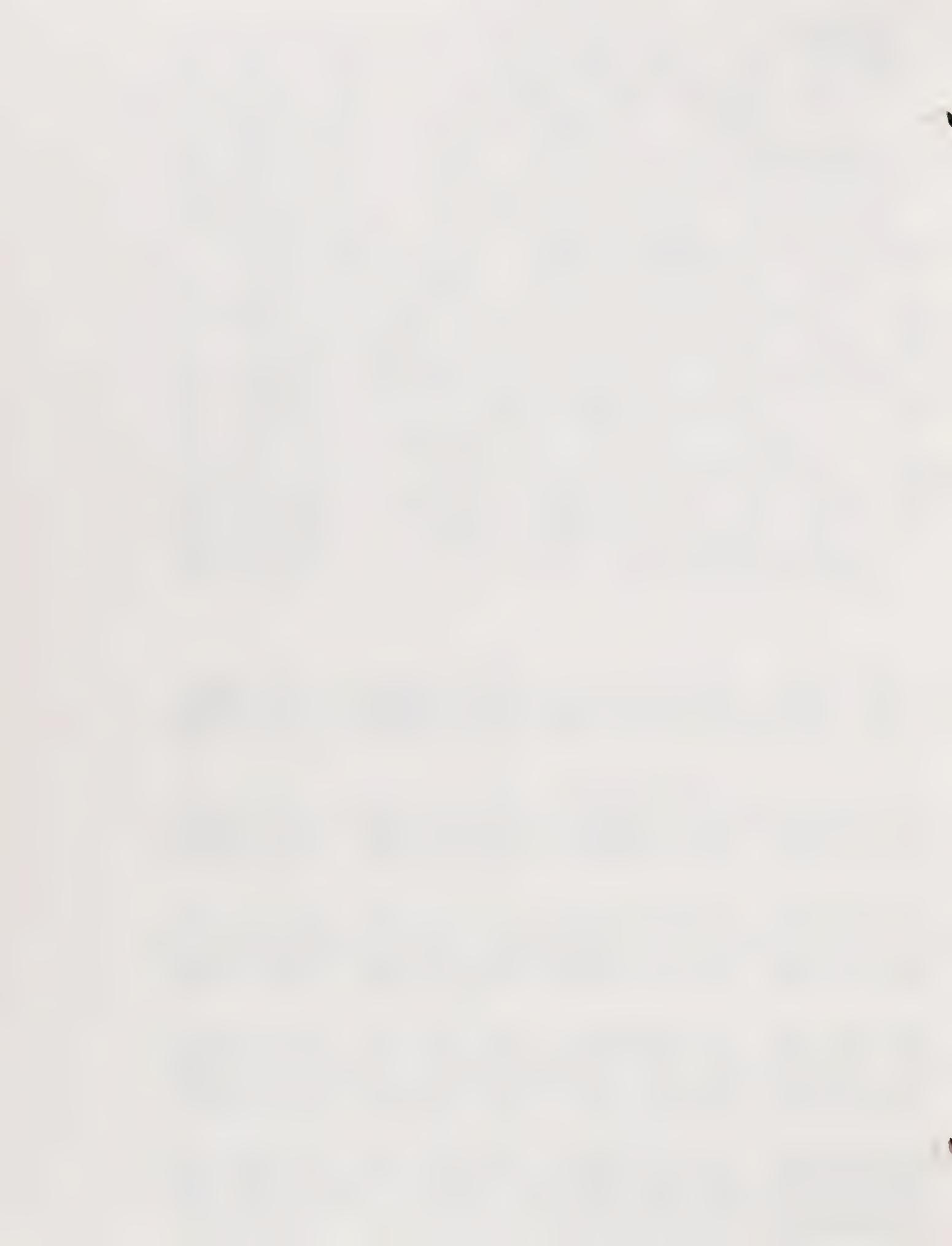
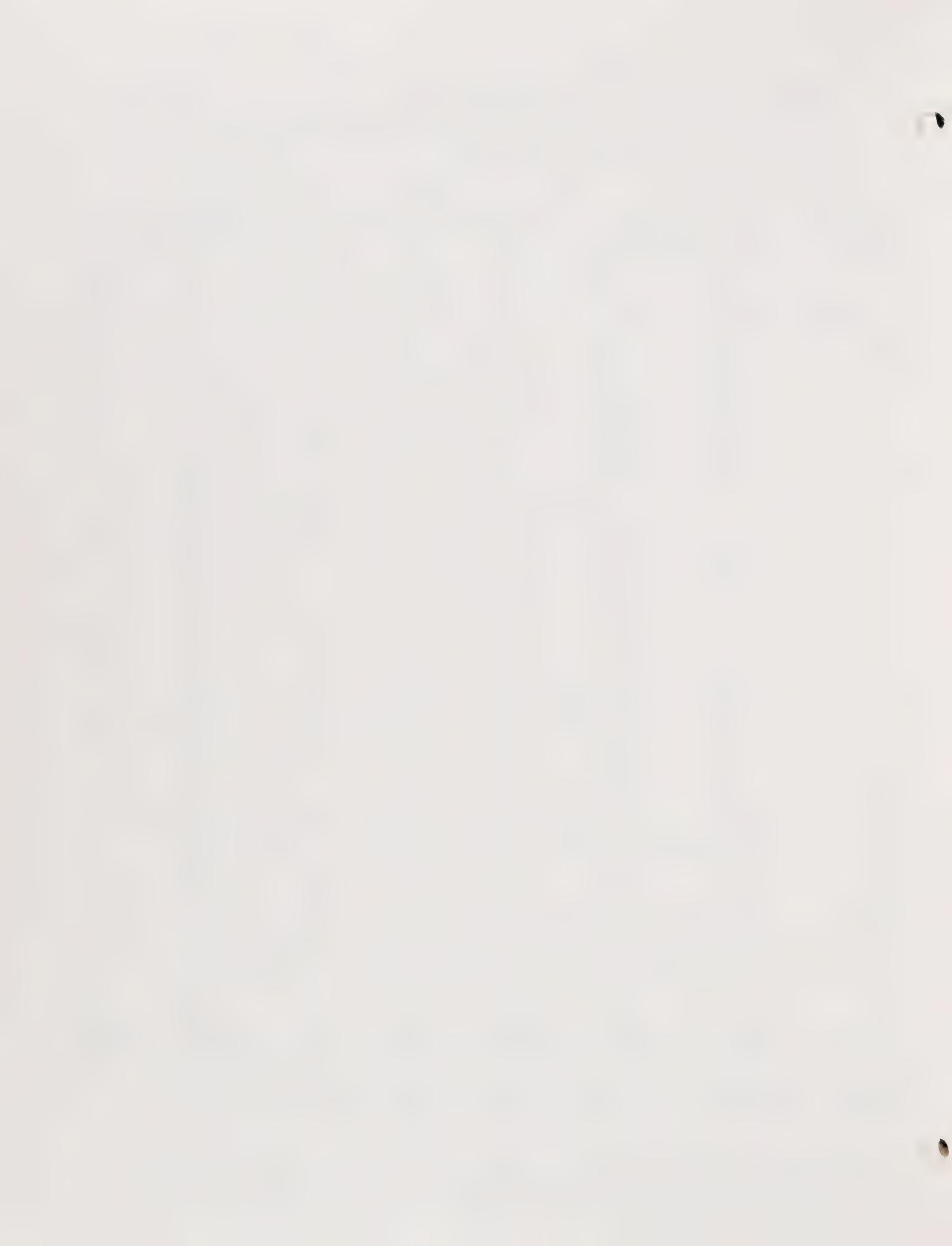


TABLE S
RESIDENTIAL STRUCTURAL CLASSIFICATION BY CENSUS TRACT - NORWALK
1981

Census Tract	Standard		Substandard			Total Dwelling Structures	& Total
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>		
5028	10	55	-0-	-0-	-0-	65	0.3%
5041.02	-0-	-0-	-0-	-0-	-0-	-0-	0.0%
5500	14	47	2	-0-	-0-	63	0.3%
5501	376	1,314	50	-0-	-0-	1,740	8.5%
5502	363	1,191	43	-0-	-0-	1,597	7.8%
5503	390	1,146	86	9	1	1,632	8.0%
5519	235	772	59	-0-	83	1,149	5.6%
5520	169	1,003	203	14	7	1,426	7.0%
5521	124	1,012	120	6	1	1,263	6.1%
5522	41	405	219	52	13	730	3.6%
5523	384	806	89	-0-	-0-	1,279	6.2%
5524	33	358	173	38	20	622	3.0%
5526	354	917	624	72	3	1,970	9.6%
5527	56	1,142	334	14	4	1,550	7.5%
5528	122	901	181	18	7	1,229	6.0%
5529	181	946	157	10	-0-	1,294	6.3%
5530	129	907	181	2	16	1,235	6.0%
5546	287	389	45	-0-	-0-	721	3.5%
5547	<u>96</u>	<u>497</u>	<u>312</u>	<u>54</u>	<u>6</u>	<u>965</u>	<u>4.7%</u>
TOTALS	<u>3,364</u>	<u>13,838</u>	<u>2,878</u>	<u>289</u>	<u>161</u>	<u>20,530</u>	<u>100.0%</u>
% OF TOTALS	(16.4%)	(67.4%)	(14.0%)	(1.4%)	(0.8%)		

Source: Willdan Associates Housing Quality Survey - August, 1981



Size

The size of residential structures (number of rooms excluding bathrooms, halls, closets, etc.) is an important factor in assessing whether the housing stock adequately accommodates its population. An average sized residential unit of 5 rooms (kitchen, dining room, living room, and two bedrooms) can, according to the U.S. Census, accommodate up to a family of 5 without being considered overcrowded. The 1970 Census reported that 64.8 percent (15,667 units) of the City's housing stock had 5 or more rooms.

Following in Table T is an account of unit sizes in respect to the number of bedrooms from the 1980 U.S. Census.

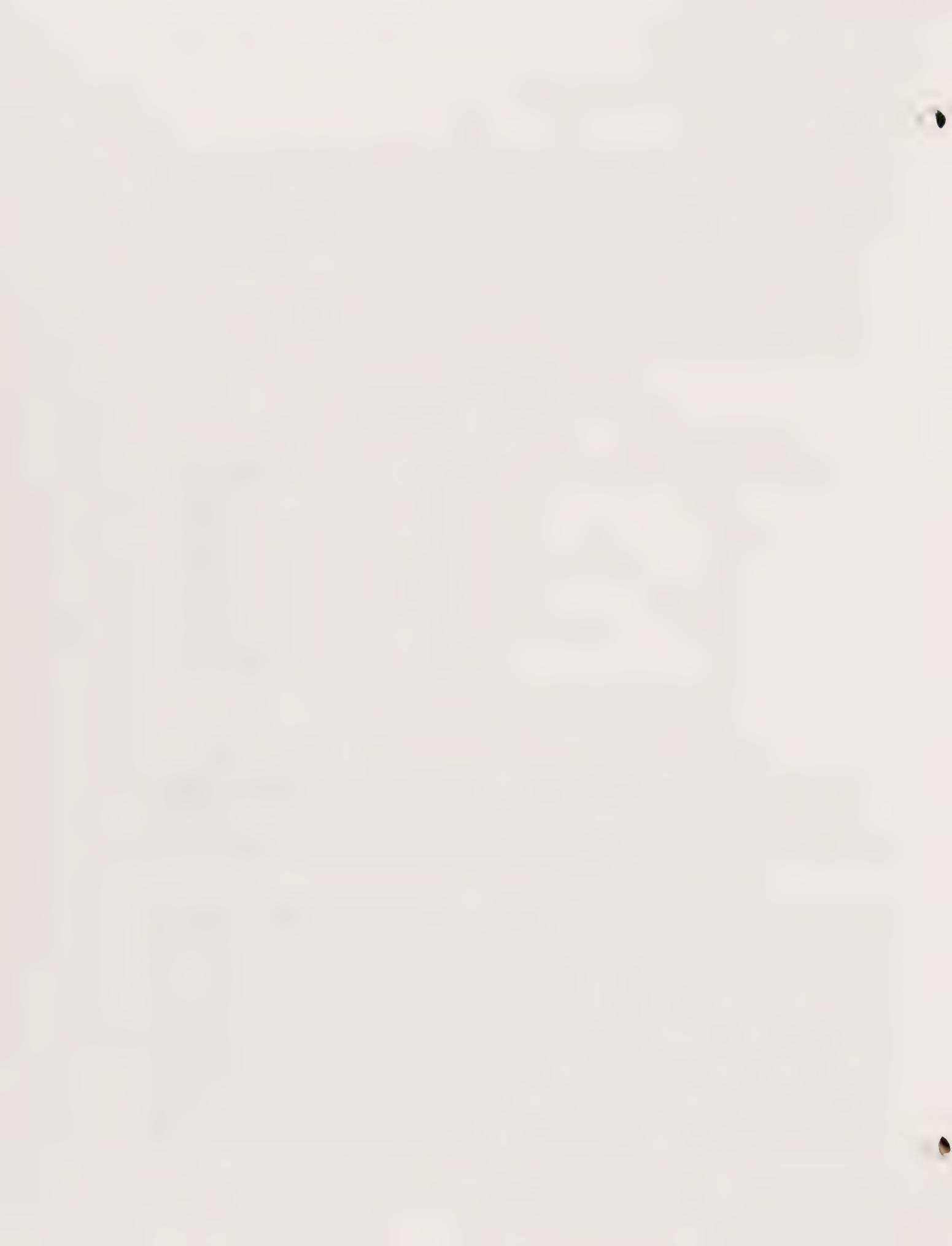
TABLE T
HOUSING UNIT SIZE - NORWALK
1980

<u>Number of Bedrooms</u>	<u>Total Units</u>	<u>% of Total</u>
None	540	2.1%
1	3,312	12.8%
2	8,967	34.7%
3	11,178	43.3%
4	1,678	6.5%
5 or more	152	0.6%
TOTAL	25,827	100.0%

Source: 1980 U.S. Census

The median sized residential unit of five rooms can therefore accommodate a five person household without overcrowding. In comparison to population per household figures (3.74 in 1970 and 3.31 in 1980) it may be concluded that, generally speaking, the City's housing stock can adequately accommodate the population. However, the additional data which follows relative to known overcrowded conditions further defines the extent of such conditions in the City.

The 1970 and 1980 Census reports indicated that 84.2 percent and 83.9 percent of households, respectively, lived in adequately sized units (1.0 persons per room or less); while 15.8 percent and 13.7 percent of the 1970 and 1980 households respectively lived in overcrowded conditions (1.01 or more persons per room). This 2.2 percent decrease in overcrowded conditions is probably due to the fact that many homeowners added rooms to their homes during the seventies and household sizes became smaller. Of the overcrowded households, 22.9 percent in 1970 (864 households) and 41.1 percent in 1980 (1,457 households) had in excess of 1.5 persons per room. These statistics seem to imply this 18.2 percent increase in the more severe overcrowded condition (over 1.5 persons per room) occurred in those families whose household size did not decrease between 1970 and 1980 and who were less able to afford room additions. This is further substantiated by the fact



that 47 percent of these households were renter occupied. Currently the City's Building Department is issuing an average approximately thirteen building permits per week for room additions.

As has generally been the case with other communities, the existence of overcrowded conditions in Norwalk can be attributed to the limited supply of lower cost housing compared to the excessive demand for lower cost housing. While large families (five or more persons) exist in all income categories those large families which earn lower incomes are limited in housing choice due to affordability and size. Where the demand for lower cost housing (including rentals) exceeds the supply, lower-income families find themselves renting or purchasing homes beyond their income means. However, for lower-income large families, is not only are their choices of affordable housing limited due to cost, but the choice of adequately sized units are further limited.

Housing Affordability

Affordability: Rental Units

Table U illustrates the fair market cost of rental units in the greater Los Angeles region and the respective income requirements based on standards set forth by the Federal Government. U.S. Housing and Urban Development Department (HUD) standard indicate that it is economically feasible for a household to expend up to 25 percent of its gross income for shelter. While it is recognized that in recent years mortgage lenders are offering first and second mortgages based upon maximum 50 percent income to house payment percentages, the more conservative 25 percent (renter and owner) payment standard is usually used in this element for comparative purposes. However, table U used 32% based on the HUD standard during 1983.

Based on this criteria, Table U also indicates the minimum annual income requirements for existing units and new units of various types and sizes.

Assuming that income increases in Norwalk have kept pace with those in Los Angeles County from 1980 to 1983 and knowing that Los Angeles County's median family income was two percent higher than Norwalk's in 1980, it can be assumed that the Norwalk median four person family income in 1983 was two percent less than the 1983 HUD figure for the County or \$26,852. Therefore, a Norwalk family of four with a median income of \$26,852 should be able to afford the following types of rental units from Table U.

- o Any existing unit up to three bedrooms.
- o New efficiency, or one- or two-bedroom single-story apartment.
- o New efficiency, or one- or two-bedroom unit in a two- to four-story building.
- o New efficiency or one-bedroom in a 5+ story building.
- o New one- or two-bedroom in a semi-detached row building.

The City of Norwalk prepared a survey of local rental costs in August of 1980 and 1982. The studies sampled apartment units ranging from one-bedroom to three-bedroom units.



TABLE U
FAIR MARKET RENTAL RATES - LOS ANGELES MARKET AREA
1983

<u>Unit Size</u>	<u>Existing D.U.S.</u>	<u>Annual Income Required (Family)</u>	<u>New Single- Story Apartments</u>	<u>Annual Income Required (Family)</u>	<u>New 2-4 Story Apartments</u>	<u>Annual Income Required (Family)</u>	<u>New 5+ Story Apartments</u>	<u>Annual Income Required (Family)</u>	<u>New Semi- Detached Row Units</u>	<u>Annual Income Required (Family)</u>	<u>New Single- Family Detached Units</u>	<u>Annual Income Required (Family)</u>
Efficiency	\$ 390	\$ 14,628	\$ 474	\$ 17,779	\$ 497	\$ 18,641	\$ 620	\$ 23,255	\$ -0-	\$ -0-	\$ -0-	\$ -0-
1-Bedroom	\$ 463	\$ 17,364	\$ 537	\$ 20,142	\$ 565	\$ 21,192	\$ 708	\$ 26,555	\$ 624	\$ 23,405	\$ -0-	\$ -0-
2-Bedroom	\$ 538	\$ 20,179	\$ 646	\$ 24,230	\$ 689	\$ 25,843	\$ 930	\$ 34,882	\$ 686	\$ 25,730	\$ 784	\$ 29,406
3-Bedroom	\$ 710	\$ 26,630	\$ 779	\$ 29,218	\$ 779	\$ 29,218	\$ -0-	\$ -0-	\$ 829	\$ 31,094	\$ 871	\$ 32,669
4-Bedroom	\$ 816	\$ 30,606	\$ 829	\$ 31,094	\$ 829	\$ 31,094	\$ -0-	\$ -0-	\$ 901	\$ 33,794	\$ 958	\$ 35,932

Source: HUD, April, 1983

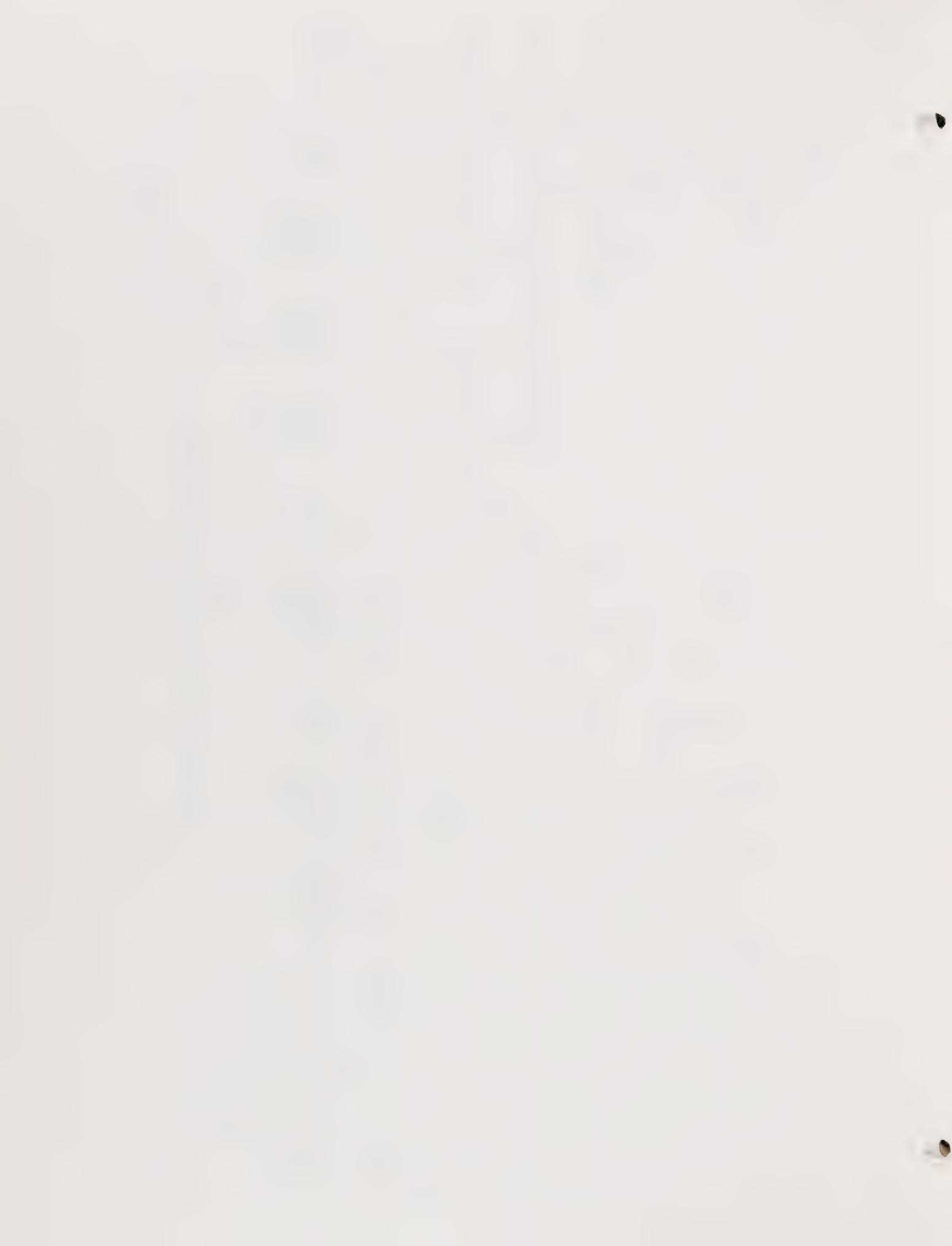


Table V displays rental rates for apartment units for 1980 and 1983. The information depicted is derived from rental unit surveys conducted by the Norwalk Planning Department through the use of questionnaires. A 60.5 percent return was received on mailings. With a 1983 income of \$26,852 the median family can afford a one-, two or three-bedroom apartment in Norwalk, (25 percent of a gross income of \$26,852 equals a maximum monthly rental payment of \$559.00).

Tables W and X portray rental overpayment (in excess of 25 percent of gross income) for 1970 and 1980. Comparison of the two Census reports indicates that the problem of rental overpayment has become much more acute and presently affects 54.3 percent of Norwalk's renter households. It is particularly significant that the problem is no longer confined exclusively to lower-income households but is becoming acute in relation to middle-income households.

Affordability: Ownership Housing

The 1980 Census includes a report on the housing costs of homeowners as a percentage of their respective gross incomes which is summarized in Table Y which follows.

According to the 1980 U.S. Census Report, a total of 8,089 (renter and owner) households in Norwalk are overpaying for shelter. This constitutes 34.7 percent of the City's households.

It is evident that overpayment among homeowners is less of a problem than for renters (24.6 percent of homeowners overpaying as opposed to 54.3 percent for renters), probably due to the fact that many homeowners are relatively long-term residents with low mortgage payments. Renters and new residents, on the other hand, are subject to significantly higher land, construction and financing costs.

Based on information obtained from a local realty firm, Walker and Lee, the mean cost of a home in Norwalk is \$74,750 as of January, 1984 for a three bedroom unit. This mean cost is based on all sales that went through the Norwalk-La Mirada Board of Realty in 1983.

With typical terms of a 20 percent down payment a new homeowner in Norwalk purchasing an average priced home would pay off a 30-year mortgage of \$59,800 (at 13.5 percent interest) with monthly principal and interest payments of \$685.00. To afford these payments and have a reasonable amount of spendable income left for additional living expenses a family should earn an annual income of approximately \$32,800. Based upon current 1983 data the median annual income earned in Norwalk is \$26,952. With a 10 percent down payment on the same home, monthly interest and principal payments would \$771.00, which necessitates an annual income of \$37,008. It should be noted that factors mitigating the necessity for a high annual income, such as equity resulting in larger downpayments and creative financing methods, a family earning much less than \$32,800 should realistically be capable of owning a house in Norwalk.

Component Housing Costs

Table Z illustrates component housing costs relative to the total average cost. This analysis is intended only as a general indicator and does not necessarily reflect the precise cost or percentage of the cost of a home in Norwalk.

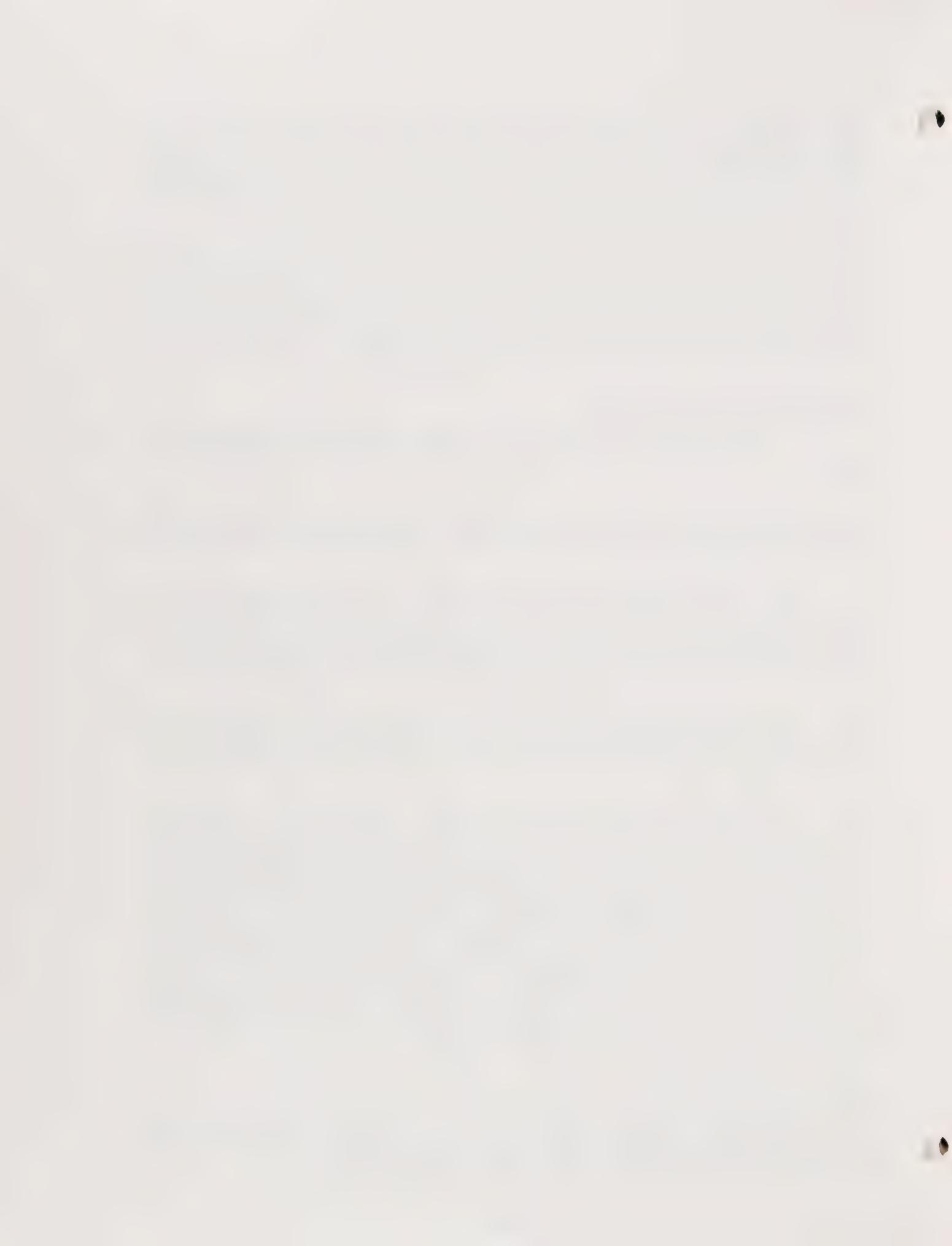


TABLE V
COST OF RENTAL HOUSING - NORWALK
1980-1982

<u>Unit Type</u>	<u>August, 1980</u>		<u>August, 1983</u>		<u>HUD Fair Market Cost</u>
	<u>Average Cost</u>	<u>Median Cost</u>	<u>Average Cost</u>	<u>Median Cost</u>	
Bachelor	\$ 144	\$ 137	\$ N/A	\$ N/A	\$ 390
One-Bedroom	259	275	355	340	463
Two-Bedroom	337	325	459	405	538
Three-Bedroom	373	375	543	525	710

Source: City of Norwalk Planning Department
 U.S. Department of Housing and Urban Development (HUD)

TABLE W
RENTAL OVERPAYMENT - NORWALK 1970

<u>Income</u>	<u>Total Rental Households</u>	<u>% Paying in Excess of 25% of Income</u>	<u>Total Households Overpaying</u>
Less than \$ 5,000	1,609	87.6%	1,410
\$ 5,000 - 9,999	2,527	32.8%	830
10,000 - 14,999	1,482	2.4%	35
15,000+	439	0.0%	0
TOTAL	6,057	37.6%	2,275

Source: U.S. Census, 1970

TABLE X
RENTAL OVERPAYMENT - NORWALK
1980

<u>Income</u>	<u>Total Rental Households</u>	<u>% Paying in Excess of 25% of Income</u>	<u>Total Households Overpaying</u>
Less than \$ 5,000	1,308	77.1%	1,008
\$ 5,000 - \$ 9,999	1,462	91.3%	1,335
\$10,000 - \$14,999	1,624	77.1%	1,252
\$15,000 - \$19,999	1,393	36.0%	502
\$20,000+	2112	9.1%	192
TOTAL	7,899	54.3%	4,289

Source: US. Census, 1980

TABLE Y
OWNER HOUSING OVERPAYMENT - NORWALK
1980

Income	Total Owner Households	% Paying in Excess of 25% of Income	Total Owner Households Overpaying
Less than \$ 5,000	655	69.6%	456
\$ 5,000 - \$ 9,999	1,356	50.6%	686
\$10,000 - \$14,999	1,834	32.1%	588
\$15,000 - \$19,999	2,436	33.4%	813
\$20,000 +	9,139	13.8%	1,257
TOTAL	<u>15,420</u>	<u>24.6%</u>	<u>3,800</u>

Source: U.S. Census, 1980

TABLE Z
HOUSING COMPONENT COSTS - NORWALK
1981

Land Costs	<u>Acquisition</u> - Marketing Studies, Appraisals, Escrow, Brokerage, Title, Legal, Finance Fees;	\$10,723.35	15%
	<u>Design</u> - Planning, Engineering, Architectural Fees; <u>Governmental</u> - Assessments, Taxes, Legal Fees.		
Site Improvements	<u>On-site</u> - Public Works and Utilities, Dedications;	\$14,297.80	20%
	<u>Off-site</u> - Drainage, Traffic Facilities, Signs, Investigative Studies.		
Structure	Labor and Materials, Permit Fees, Construction Loan Fees.	\$24,306.25	34%
Sales and Marketing	Promotions, Advertising Commission.	\$ 8,578.70	12%
Overhead and Profit	Land Inflation, Profit, Overhead.	\$13,582.90	19%
TOTAL		<u>\$71,489.00</u>	100%

Source: Building Industry Association (BIA), Los Angeles County Chapter, 1981

OPPORTUNITIES AND CONSTRAINTS

As part of the assessment and inventory of housing conditions reported in this chapter, population and housing conditions were explored to provide insight into the trends that have evolved and have characterized the housing market. This subsection explores additional factors which, in the end, will provide a more comprehensive outlook of the many variables dictating the housing market within the City. These additional factors include the availability of new housing opportunities, private and governmental constraints which affect housing opportunities, and energy conservation. None of the constraints add significantly to the cost of housing in Norwalk.

Residential Land Suitability

Residential land use has been regulated in Norwalk by means of the City's General Plan in concert with the City Zoning Ordinance. While the General Plan has designated broad categories of residential use the City Zoning Ordinance has been adopted to provide precise regulations and development standards providing order to the development and maintenance of residential neighborhoods. The Zoning Ordinance provides three residential land use zones and a provision for specific plan areas which may be of a residential or nonresidential nature.

Residential Zoning

The three primary residential zoning categories which are adopted in the City's Municipal Code provide for a variety of housing types ranging from single-family detached to multiple-family units. Each zone specifies minimum development standards in terms of lot sizes, building setback and building height.

Vacant Residential Land

Developable residential land in the City of Norwalk is even more scarce today than in late 1981 when only 8 acres of residentially zoned land in parcels of one acre or larger were vacant. Today only one parcel of 2.4 acres remains vacant and plans have been submitted for 35 "Freeway Replenishment Housing" units on this site. The remaining 5.6 acres have been or are being developed with 99 market rate units. In addition to the 2.4 acre vacant parcel, an opportunity exists for infill development on a number of vacant single-family lots. The number of available lots, however, is limited to approximately 107. Another opportunity exists for new residential development on excess I-105 Freeway land. Because of the scoping down of the I-105 Freeway, there will be some excess freeway property which will probably retain its residential zoning. Though not yet known for certain, it is anticipated that approximately 65 lots of excess parcels will be available for residential development.

Vacant Nonresidential Land

Although Norwalk has a very limited supply of vacant residentially zoned property, from 225 to over 275 acres of vacant and potentially available land of nonresidential properties exist. The manner in which this land will be developed is extremely important in the context of this Housing Element. Although the City has expressed the desire to encourage professional/office uses on vacant land in the City, the possible rezoning and residential use of these sites cannot be overlooked. These sites may afford the City an opportunity to supplement its generally affordable housing supply with a significant number of market rate or higher-income housing units.

Sites Potentially Available for Development

As previously discussed, school enrollment in Norwalk plummeted during the 1970's. As a result, a total of seven school sites within the Norwalk-La Mirada Unified School District have been closed. To date, only one school site (Wright Intermediate) is in the process of being sold for development. This 20.2-acre parcel has been approved for office/professional uses and a hotel. One school site in Norwalk was closed by the Little Lake School District. This site developing into residential use appears very unlikely because of its proximity to an office commercial area. All of the closed school sites are listed in Table AA with their existing zoning, site acreages, and hypothetical residential development potential. Although these school sites may technically become available for sale or development, the following considerations should be kept in mind when addressing these sites in a future development context:

1. The seven available sites, not including Wright Intermediate, are still owned by the School Districts and no plans have been made regarding the disposal of any one school.
2. The disposal of many of the sites is complicated by the fact that many are not fully paid for and remain constrained by financing procedures (generally State bonds).
3. The decline in school enrollment has slowed substantially. The La Mirada District's "loss rate" has declined from 1,500 per year through the mid-seventies to a more moderate 200 per year. District officials have expressed the concern that constantly increasing housing costs may eventually prompt the "doubling up" of families in single-family residences. As a result of this and other reasoning the Districts are currently not placing a high priority on disposing of the closed school sites.
4. When and if the school sites become available, the City will have to determine what type of development will be permitted. The City has expressed a need and desire for expanding office/professional uses in the City, as is evidenced by the approved development on the Wright School site. The need for office development as opposed to the need to increase the housing supply represents a significant competing need on which the City must render a policy decision.
5. This Housing Element is designed to provide a five-year implementation time frame. It is highly unlikely that any of the potentially developable closed school sites will be sold or developed within the scope of this element due to the School District's desire to maintain ownership, control, and use of these sites as long as practicable to avoid undesirable short-term decision which might undermine the District's long term plans.
6. A portion of the 175-acre Metropolitan State Hospital, could become available in the future. The specific availability of this site is presently not known, but if it becomes available, it may be developed or rezoned for residential use.

TABLE AA
NORWALK-LA MIRADA, LITTLE LAKE SCHOOL DISTRICTS
SCHOOL CLOSURES IN NORWALK

NORWALK-LA MIRADA SCHOOL DISTRICT

<u>School</u>	<u>Year Closed</u>	<u>Zoning</u>	<u>Developable Density</u>	<u>Site Acreage</u>	<u>Total Possible Dwelling Unit</u>
Hoxie	1974	R-1	1 d.u./5,000 sq.ft.	11.3 AC	98
Ramona	1974	R-1	1 d.u./5000 sq.ft.	6.8 AC	59
Wright	1978		(Specific Planned for Commercial/Office Uses)		
Centennial (Waite)	1978	R-3	26 d.u./AC	8.4 AC	218
Los Alisos	1978	R-1	1 d.u./5,000 sq.ft.	18.7 AC	163
Santa Corvallis	1978	R-1	1 d.u./5,000 sq.ft.	18.0 AC	157
Excelsior H.S.	1981	R-1	1 d.u./5,000 sq.ft.	36.7 AC	320
SUB TOTAL				99.9 AC	<u>1,015 d.u.</u>

LITTLE LAKE SCHOOL DISTRICT

<u>School</u>	<u>Year Closed</u>	<u>Zoning</u>	<u>Developable Density</u>	<u>Site Acreage</u>	<u>Total Possible Dwelling Unit</u>
Gettysburg School	1983	R-1	1 d.u./5,000 sq.ft.	6.1 AC	<u>53</u>
TOTAL				106.0 ACRES	1,068 d.u.s.

Source: Los Angeles County Tax Assessor's Maps.

Rezoning for Multiple-Family Development

The City has encouraged the development of sufficient sites for multiple-family use. For example, a survey of the rezoning policy of the city shows that zone change requests from any of the various zones to a zone that allows more dense residential development are favorably considered when appropriate with the development policies of the City. The survey showed that there have been 47 such types of zone changes. Before the zone changes were approved a total of 459 residential units were allowed by existing zoning. After the zone changes, 3,869 multiple family units were allowed. This trend toward approving multiple-family development indicates that Norwalk is attempting to accommodate its share of the regional need for this type of housing.

Second Units in R-1 Zones

Recently, the City enacted an ordinance that has the potential for bringing a substantial supply of affordable rental housing on the market. The City now allows as a conditional use the placement of a second unit on any R-1 lot. Only one additional parking space is required for the second unit.

Manufactured and Factory-Built Housing

Mobile homes (manufactured housing) are one type of housing that is frequently cited as a source of affordable housing. Mobile homes are more completely discussed on Page H-31. It is important to note here that of the seven mobile home parks in the City only one is in the correct zone. The other parks are non-conforming uses at this time due to their location in manufacturing or commercial zones. Because of their non-conforming status the parks are under pressure to be redeveloped. However, the City has not taken action to terminate these uses and they may remain until the private market redevelops the parks. In cases where the parks are well-maintained and do not conflict with adjacent uses or long term development policy the City will consider residential rezoning of selected parks.

Although this housing type would substantially reduce construction costs, high land costs will likely negate any savings to the housing consumer. The lack of suitable vacant land makes it improbable that recycling of land will involve this relatively low density form of development. Today's land costs and available vacant land will probably price even manufactured housing out of the reach of lower and moderate income households.

Underutilized Parcels

The City has 310 acres R-3 (high density residential) zoning. Only 210+ acres are developed with apartments, condominiums (not including Specific Plan Areas) and mobile home parks. The remaining 100+ acres is developed with parks and schools, totaling 45 acres, and single and/or duplex development lots, totaling 54 acres. These 54 acres are available in the market place for higher density development. High financing costs and the inability to assemble these parcels is probably responsible for the fact that these properties are underutilized.

Infrastructural Considerations

The City of Norwalk's water delivery and sewage collection systems are basically adequate for the present distribution of land uses. To facilitate additional development and/or increased land use intensities, however, significant facility upgrading will be required in potentially developable locations. Infrastructural deficiencies can presently be considered a constraint to the development of new housing.

Land Suitability Summary

Opportunities for new residential development in Norwalk are very limited. Potential development on the remaining compatible sites is limited to approximately 84 units on properties zoned for Specific Plan Areas. Approximately 107 single-family lots and approximately 65 excess single-family lots taken by the I-105 Freeway may be available for development sometime in the future. Closed school sites have the potential to support an additional 1,068 dwelling units (based on existing zoning), but these sites will not be available within the short-term scope of this Housing Element and some of these sites may be best suited for other than residential uses. A substantial opportunity for residential growth may exist in that from 225 to over 275 acres of vacant or potentially developable nonresidential property exists which could be rezoned for residential purposes. In some areas in the City, infrastructural deficiencies constrain housing development. In summation, immediate development opportunities appear limited to slightly over 190 units. Additional longterm opportunities may become available through the re-use of school sites and rezoning of nonresidential lands.

The City is presently receptive to the prospect of creating higher densities, redeveloping underutilized properties, and using nonresidentially zoned land for housing development. Several sites have already been rezoned for residential use. It is anticipated that this type of activity will be continued as additional sites become available. The rate of land recycling is difficult to predict due to economic fluctuations.

MARKET AND GOVERNMENTAL CONSTRAINTS

Economic, market and governmental trends often work to restrict the availability of adequate housing. Many of these housing constraints are regional or national in nature, and therefore cannot always be remedied at the local level. Yet, both the potential and actual constraints relevant to Norwalk must be identified if the City is to reduce their impact and meet its housing needs. The major obstacles are identified below and discussed in terms of two closely related categories "private" and "public".

Private Constraints

Private constraints encompass both the market and economic constraints that affect the availability and affordability of housing. Market constraints refer to production cost factors such as land acquisition and improvement, construction materials and labor, financing, overhead, fees and profit. Economic constraints are broader concerns that impact the affordability of housing--inflation, employment opportunities and family income, speculation, vacancy rates, energy costs, and property taxes.

Although all of these private constraints can significantly restrict housing opportunities, the following are particularly relevant to the implementation of local housing programs.

1. **Rising Land Costs** - are a major housing constraint. When little vacant land for new construction remains in a city, overall housing prices further increase and higher density development becomes a more cost effective option. Land costs in Norwalk, however, are not unreasonable compared to similar communities in the vicinity.
2. **Financing Costs** - have risen significantly over the last ten years, making it extremely difficult to build or purchase a home. With inflated interest rates, alternative forms of mortgage subsidies are necessary to reduce monthly payments and downpayment requirements. In the absence of subsidy programs, offered through lending institutions, it is less optimistic that the seller or another party may provide financing mechanisms, which increase the affordability of housing, especially for first time homeowners.
3. **Speculation** - by investors in the housing market may cause prices to rise rapidly and thereby decrease housing opportunities for owner-residents. Local condominium conversion control and speculation control ordinances may help alleviate this constraint by obligating the investors to live in the purchased unit or in other ways committing the investment for an extended period of time.

The Southern California Association of Governments (SCAG), which is the bases for determining housing needs within the region, has identified a need of 1,043 additional housing units over the next five years for the City. These needs are identified in the SCAG Regional Housing Allocation Model (RHAM). The constraints identified in the Residential Suitability and Market Constraint sections will make it infeasible to achieve the objectives of 1,043 units over a five-year period. This is discussed in more detail on Page H 60.

Public Constraints

In addition to market constraints there can be public actions which constrain the maintenance, improvement or development of housing. The actions of local decision-makers and public agencies can constrain the availability and influence the affordability of housing. Although many of the opportunities for reducing housing problems are at the federal and state levels and are closely related to national economic conditions, this Housing Element will deal with local policies and decisions over which the City has control. In addition to these public constraints, the constraints listed on Page H-60 should be kept in mind when analyzing housing opportunities in the City.

Public constraints--including land use controls, building codes, site improvements, fees and permits--affect the supply, distribution and cost of housing. In general, these restrictions are intended by local government to protect the community's health, safety and welfare. Yet, they may also have accompanying minor negative effects on the provision of housing. A City must understand the impacts of its regulations, processing and fee requirements to know which aspects should be modified.

1. Permit Approval (Processing and Fees)

As part of its responsibility to regulate development, the City imposes processing fees. Although the fees were increased in 1983 these increases were designed to offset increased costs to the City. The fees were increased after a complete review of the actual costs to the City to process the requests. The fees had not been changed since 1961. The present fee schedule described below does not result in a profit to the City.

<u>Application Request</u>	<u>Fee Amount</u>
General Plan Amendment	\$300.00
Zone Change	\$300.00
Conditional Use Permit	\$200.00
Zone Variance	\$200.00
Tract Map	\$250.00
Parcel Map	\$200.00
Lot Line Adjustment	\$ 50.00
Precise Development Plan	\$150.00
Sign Permit	\$ 25.00
Sign Use Permit	\$ 75.00
Plot Plan	\$ 50.00
Site Plan	\$ 25.00
Zone Text Amendment	\$ 0
Extensions of Tentative Maps	\$ 0
Final Tract Map Review	\$ 0
Final Parcel Map Review	\$ 0
Reversion to Acreage	\$ 0
Environmental Assessment (Initial Study)	\$ 0
Environmental Impact Report (Contract Out)	Cost
Certificate of Compliance	\$ 0
Park Land Dedication Fee (Quimby Act)	Fair Market Value of 149.41 sq.ft. per single family or 133.73 sq.ft. per multiple-family unit.
Appeals	One half of the original fee

A review of the City's development fee schedule was conducted by Norwalk's Planning Division. Fee schedules of Norwalk and eighteen other cities comparable in size in Los Angeles, Orange and San Bernardino Counties were compared. This analysis demonstrated that Norwalk's fee schedule is not excessive in comparison to other jurisdictions in Southern California. In fact, the fees are still below the average and, therefore, do not serve as a development constraint.

Measures taken by Norwalk to speed up and reduce the cost of development processing include the establishment of a "one-stop" development processing counter and weekly Board of Administrative Review meetings. These actions serve to expedite City review and approval of development proposals.

A review of Norwalk's application processing time reveals that most development applications are placed on the Board of Administrative Review's agenda within a 2 to 4 week period of time after submittal. Routine subdivisions can be processed and given tentative approval in about 5 to 6 weeks. This 5 to 6 week period includes the submittal of the tentative subdivision maps to the City Council for approval. These processing time periods are about the average or below that of other jurisdictions in Southern California.

2. Land Use and Zoning

The Land Use Element of Norwalk's General Plan is one constraint that is a powerful influence on the amount, size, type, location and thus, cost of new housing. The control over land use is designed to ensure that new housing is consistent with adjacent uses and standards of quality and liveability of the City's neighborhoods. Land use designations affect both the construction of new units and the rehabilitation of existing dwellings. The Land Use Element designates two categories of residential land use, as shown below:

<u>Residential Land Use Category</u>	<u>Density Range</u>	<u>Land Area per Dwelling Unit</u>	<u>Maximum Density per Residential Acre</u>
Single Family	Low	5,000 sq.ft.	6.5 dwelling units
Multiple Family	High	2,400-3,600 sq.ft.	12-18 dwelling units

In regard to residential land uses, the Land Use Element allocates about 54 percent of the City's land area to low density uses and about 5 percent to high density uses. The ratio of multiple-family to single family units was about 1 to 5 in 1980.

Described below are the three residential zones established for the purpose of guiding the character of new housing development:

<u>Residential Zone</u>	<u>Residential Uses Permitted</u>	<u>Minimum Lot Area</u>	<u>Lot Area per Dwelling Unit</u>
R-1	Single Family	5,000 sq.ft.	1 unit per 5,000 sq.ft.
R-2	Single Family Multiple Family	5,000 sq.ft.	1 unit per 2,500 sq.ft.
R-3	Single Family Multiple Family	5,000 sq.ft.	*1 unit per 1,675 sq.ft.

* Dwelling units exceeding 26 units per acre are permitted subject to issuance of a Conditional Use Permit.

In addition to the foregoing zones, the City has a "Specific Plan Area" zone that provides for greater flexibility in the design of residential developments.

Current City ordinances do not place a constraint on rehabilitation efforts. Variance applications are favorably considered when particular requirements such as parking and open space are not essential or not detrimental to local standards or quality. Generally, Norwalk development standards are lenient as compared to other cities in the area and little modification is necessary to rehabilitate most residential buildings.

Most of the housing construction expected in the future will be characterized by the recycling of residentially zoned land. A survey of underdeveloped lots in the City shows very few vacant buildable lots in any of the residential zones.

3. Site Improvement Requirements

The City imposes certain dedication and improvement requirements of developers. Examples are curbs, gutters, sidewalks, sewers, street lighting and trees in the public right-of-way. These facilities are generally required of developers of residential tracts and dedicated to the City which is responsible for maintenance. These requirements are estimated to add no more than 5 percent to the sales price of each dwelling unit, a figure that is comparable to other jurisdictions in Southern California.

4. Local Building Codes

Norwalk has adopted the Uniform Building, Electrical, Plumbing and Mechanical Codes, and contracts for permit and inspection services of the Los Angeles Department of County Engineer/Facilities Building and Safety Division. Permit and plan check fees are based on valuation. Plan check processing time is approximately four weeks. Because a locality may not adopt standards below those of the Uniform Building Code the City cannot reduce construction costs by revising the Code as some Cities with stricter standards are able to do.

While the City has not reduced housing opportunities the following constraints should be kept in mind by City officials when considering new legislation:

- 1. Land Use Controls** - direct the location, type and density of housing. These controls are important when regulating the development of new neighborhoods and controlling spot development in stable areas.

However, land use controls should be reevaluated in older, deteriorated neighborhoods and modified to respond to the ongoing needs of a growing and changing community. Outdated land use controls will inadvertently increase development costs because they tend to counter the efforts of the private sector in responding to market demand.

- 2. Provision of Public Facilities and Services** - may be the responsibility of the housing developer. In case of infill development or substantial rehabilitation, obsolete facilities may have to be upgraded at the developer's expense. These costs are passed on to the buyer through increased housing prices.

3. **Local Permit Approval Processes** - such as zoning, environmental review, subdivision and other development standards may add to the cost of housing to a minor degree. Although permit processing is essential to sound residential development, the application time plus frequent delays increase the carrying costs and loan costs on new substantially rehabilitated projects. The documentation necessary to comply with local processing procedures also involves significant costs. Changes to modify the environmental impact review process on small infill parcels or to allow priority permit processing for critical projects may help keep the costs on residential development down. However, the administration of permit applications in Norwalk has shown to be completed with minimal delays thereby minimizing the cost impact of review time on development costs.
4. **Political Constraints** - impede the provision of housing opportunities. A city may choose to balance its housing goals with its environmental quality and growth management goals. However, constituency pressure, at times, opposes housing assistance and consequently hinders implementation of such programs. Many potential constraints, such as discrimination and redlining, are difficult to deal with as well as to detect. Because of discriminatory attitudes and practices, low income and minority families are locked out of the housing market and political actions to mend these conditions are thwarted. Adequate communication between local representatives and the community may help avoid potential political constraints.
5. **Federal and State Programs** - although intended to assist in local housing provisions, may have counter effects. The flow of funds from these programs is continually subject to change making planning for future fundings uncertain. Continuity in the funding and also administration procedures of Federal and State housing programs should be encouraged.
6. **Article 34 of the California Constitution** - constrains affordable housing options by requiring local voter referendum approval of all publicly owned housing projects. Failure to pass a referendum bars a jurisdiction from using traditional public housing, state housing agency financing, local housing authority bond financing and other housing programs.

ENERGY CONSERVATION

As nonrenewable energy resources continue to be depleted and energy costs continue to rise, homeowners have become increasingly aware of energy conserving measures primarily as a means to offset and control the rising costs of fuel. While the use of alternative energy sources is most advantageous in developing new housing there are numerous energy conserving measures which can be retrofitted onto existing and older housing which conserve the use of nonrenewable fuels and thereby save money. These measures are described in brief as follows:

Insulation and Weatherproofing

Most older homes were built during times when there was little concern for the efficient use of oil and natural gas for heating purposes. Additionally, the window and door opening fixtures were intended primarily for passage or light into the home. While many of these fixtures were designed to meet these basic requirements minimal

effort was expended to assure airtight closures when both exterior doors and windows were closed. To conserve the heat generated by gas, oil or coal fired heating units and minimize the heat loss ratio, older homes can be insulated in the attic space and exterior walls. Windows and exterior doors can also be fitted with airtight devices, caulking or other means to maximize heating and cooling efforts.

Interior Lighting

Daytime interior lighting costs can be significantly reduced or eliminated with the use of properly designed and located skylights. Skylights can be easily installed at reasonably minimal expense in existing houses thereby substantially reducing electricity costs and energy consumption.

Solar Energy

Solar energy is a practical, cost effective and environmentally sound way to heat and cool a home. In California, with its plentiful year-round sunshine, the potential uses of solar energy are numerous. With proper building designs this resource provides for cooling in the summer and heating in the winter; it can heat water for domestic use, swimming pools and generate electricity.

Unlike oil, natural gas or coal, solar energy is an unlimited resource which will always be available. Once a solar system is installed, the only additional costs are for the maintenance or replacement of the system itself. The user is not subject to unpredictable fuel price increases. Moreover, solar energy can be tapped without any serious safety or environmental concerns.

Solar heating and cooling systems are of three general types: passive, active, or a combination of both. In passive solar systems the building structure itself is designed to collect the sun's energy, then store and circulate the resulting heat or cold similar to a green house.

Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and constructed with dense materials such as concrete or adobe to better absorb the heat. Properly placed windows and overhanging eaves also contribute to keeping a house cool.

Active systems collect and store solar energy in panels externally attached to an existing house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air or heated water about the house.

Although passive systems generally maximize use of the sun's resource and are less costly to install, active systems have greater potential application in Norwalk. Existing houses can be retrofitted with solar collection panels to both cool and heat the house and provide hot water. This may mean lower energy costs for Norwalk residents presently dependent on conventional fuels. For the City as a whole, solar energy use will mean a clean and safer environment. In places where new construction or redevelopment will occur, the City should also encourage use of passive solar systems to further energy efficiency for its citizens.

Water Conservation

Simple water conservation techniques can save a family thousands of gallons of water per year plus many dollars in water consumption costs. Many plumbing products are now available which eliminate unnecessary water waste by restricting the volume of water flow from faucets, shower heads and toilets.

A family can also do much to save water by simply fixing dripping faucets and using water more conservatively. In addition, such conservation practices save on the gas and electricity needed to heat water and the sewage system facilities needed to treat it. By encouraging residents to conserve water and retrofit existing plumbing fixtures with water saving devices, the City can greatly reduce its water consumption needs and expenses.

SUMMARY OF FINDINGS

1. The City of Norwalk is considered to be virtually "built out." The opportunity for a substantial amount of new residential development is very minimal and, consequently, the primary emphasis of the City's housing programs for the future should be on the conservation and rehabilitation of the existing housing stock while a secondary emphasis would be to provide housing opportunities for higher income groups for which housing opportunities are extremely minimal to nonexistent.
2. Although Norwalk's population decreased from 91,829 (1970) to 85,286 (1980), the number of dwelling units in the City increased from 23,785 to 25,827 over the same period of time. This trend has been typical in the local subregion for several reasons including the economic inability of longtime residents to secure housing elsewhere (most of these households are aging and have few or no children), the changes in social attitudes towards large families and the increased popularity of birth control. The increase in the City's rental stock is another reason for an increased number of units with little increase in population.
3. It is envisioned that Norwalk's population will begin to stabilize and probably increase moderately. The magnitude of population growth will depend to a great extent on City policies towards growth as well as social and economic trends which have direct bearing on household size. It is projected that the City of Norwalk will be subject to moderate growth within the upcoming five-year planning period amounting to a 0.32 percent average annual growth rate. Based on the Regional Housing Allocation Model for 1983 (RHAM 83), Appendix B, the population for Norwalk is projected to be 87,514 by 1988. This projection is within the range projected in Figure 2 and is based on the RHAM 83 household figures.
4. The 1970 U.S. Census reported that over 34 percent of Norwalk's residents were below the age of 15. The number of younger residents has declined sharply and now comprises only 26.5 percent of the City's population (1980). Substantial decreases in school enrollment, school closures and a decrease in population strongly support this trend.
5. The City's average population per household has decreased sharply from 3.74 persons in 1970 to 3.31 persons in 1980. This change is strongly related to the change in the City's demographic patterns as well as social and economic trends. The vast number of younger persons reported in the 1970 U.S. Census have matured and have left Norwalk while the parents of these children, due to economics and other factors, have remained in the City resulting in smaller households. With a shift in social attitudes, the number of children conceived previously which were accounted for in 1970 have not been replaced with an equal number of offspring.
6. The City of Norwalk, and the region as a whole, have experienced an increase in the number of Hispanic residents. The 1970 U.S. Census reported that 27.2 percent of Norwalk's residents were Spanish speaking or had Spanish surnames. The 1980 U.S. Census reported that 40.1 percent of City residents were of Spanish origin.

7. Norwalk's labor force can generally be typified as being working class but a trend toward managerial professional occupations is evident. This trend suggests the need for market rate and high income housing. The City's physical development took place in response to the demand for workers for the Los Angeles-Long Beach industrial base. Norwalk today constitutes one of the closest markets of affordable housing to Orange County industrial workers.
8. Norwalk's average family income increased from \$11,276 in 1970 to \$22,200 in 1980. Although this constitutes an increase of 96.9 percent, inflation, and particularly the increased cost of housing, have detracted substantially from this net increase. Beyond the local perspective, it is evident that the economic state of the City's residents, which was below average in 1970, increased slightly but is still below average. Income data for 1980 reveals that, except for Bellflower, all of the surrounding cities surveyed had average family incomes higher than Norwalk's. In addition, the average family income of \$22,200 in Norwalk is substantially below the State average of \$28,786. Based on the 1980 Census, 37.1 percent of Norwalk's families are eligible for HUD programs in one form or another.
9. Norwalk is primarily a single-family community. However, trends in multiple-family development and condominiums indicate that these forms of housing will increase and provide much of the City's future needs. This is especially true in light of limited land availability, increasing development costs and the increasing cost of housing.
10. Condominium development will provide homeownership opportunities to families otherwise unable to own their own home. Moreover, this form of development may assist in increasing local homeownership and in helping to stabilize the community population for longer periods of time.
11. The role of the mobile or manufactured home may begin to play an increasingly significant role in the community. Prior to SB 1960, mobile homes were confined to specially designed mobile home parks. SB 1960 requires that mobile homes be permitted in single-family zones where compatible with existing development and under certain circumstances.
12. The single-family housing stock in the community is at or nearing its critical age for maintenance. To assure an adequate supply of quality housing, homeowners should be encouraged to rehabilitate and maintain existing structures.
13. Housing demand in Norwalk has been high and has led to extremely low vacancy rates. Norwalk provides generally affordable housing for workers commuting to the Los Angeles-Long Beach and Orange County labor markets.
14. Norwalk was developed and has remained as a community which provides the opportunity for homeownership for the average family. Consequently, Norwalk has continued to be dominated by owner-occupied households as opposed to renters. The most recent information provided by the 1980 U.S. Census indicates that 66.4 percent of the City's households are owner-occupied.

15. The structural quality of Norwalk's housing stock represents a major concern as the 1981 Housing Quality survey reported that 16.2 percent (or 3,328 units) of the City's housing stock is substandard. Today, 2881 units are anticipated to be substandard and suitable for Rehabilitation. The survey identified 450 units as having major or critical defects. Many, if not most, of these units are in need of replacement, whereas the remainder are in extreme need of substantial rehabilitation.
16. The City's housing stock can generally accommodate the size of families in the community. However, due to their lower income character, many large families cannot afford larger units and are therefore living in smaller units with overcrowded conditions. The previous housing elements identified 38 percent of large families in the lower income category based on the 1975 RHAM as updated to 1980. The 1983 RHAM does not breakdown groups by income categories in this same manner. However, assuming the proportion is the same, of the 5,691 large families in the community in 1980, 2,163 of them would have been in lower income categories earning a family income of less than \$16,627 annually.
17. The cost of rental housing in Norwalk is within the economic means of many of its residents. The rental survey developed by City staff in 1980 and 1982 indicated that rental prices in Norwalk can generally be considered reasonable.
18. Short-term residential development opportunities in Norwalk are limited to approximately 191 new dwelling units. A potential future supply of residentially developable land may exist through the development of excess freeway land, the reuse of closed school sites and the rezoning of nonresidential properties.
19. Private market constraints generally do not appear to significantly limit housing opportunities for potential homeowners. However, opportunities to assist potential homeowners are limited only in terms of the private sector's willingness to institute creative financing programs.
20. The public sector has not, by design or implementation, constrained housing opportunities. This is evidenced by low development fees and development expediting procedures which have been instituted by the City.
21. While energy conservation efforts in the past have been minimal, at best, future opportunities to retrofit existing structures and the incorporation of energy conserving designs in new developments should be utilized.

III
HOUSING NEEDS

III HOUSING NEEDS

In order to develop a workable and effective housing plan tailored to the City of Norwalk housing environment, the community's immediate and projected needs must be identified and any obstacles to meeting these needs must be addressed. The housing needs identified in this element will provide the basic foundation for defining community goals and formulating appropriate policies and implementation measures.

Based on the premise that housing need must be addressed on a region-wide market area basis, Housing Element Legislation adopted by the State Legislature requires elements to be responsive to the housing needs of a fair share of those households who do not live in the locality but whose housing opportunities are affected by the planning decisions of the locality. As such, this chapter will consider household needs of all income levels (fair share), immediate short-term needs, needs of special groups, and future long-term housing needs.

NEW CONSTRUCTION NEEDS

SCAG Regional Housing Allocation Model

The basis for determining housing needs of the various income groups for Cities within the region is delegated to the Southern California Association of Governments (SCAG), pursuant to Section 65584 of the Government Code. The income groups established are categorized as Very Low, Low, Moderate, and High Income households; and the incomes of the selected income groups are based upon percentages of the median household income for the Los Angeles area, which was \$20,784 in 1980, the year on which the following data is based. Very Low Income households are those whose income does not exceed 50% of the median household income for the greater Los Angeles area; Low Income households earn between 50% and 80% of the median; Moderate Income groups earn between 80% and 120% of the median; and the High Income households earn over 120% of the median income.

The Government Code requires Cities to make adequate provision, within their housing elements, for the needs of all economic segments of the Community. These needs are identified in the SCAG Regional Housing Allocation Model (RHAM) for 1983. The model identifies current and future needs for each jurisdiction. The model and allocation for Norwalk is shown in Appendix B. The RHAM encompasses the period 1983-1988.

Appendix B shows that Norwalk's housing allocation for the five year period ending January 1, 1988 is 1,043 dwelling units. Housing needs for the selected income groups are shown below by percent and number of housing units required:

High Income	43.71%	456 units
Median Income	21.40%	223 units
Low Income	19.12%	199 units
Very Low Income	15.76%	164 units
TOTAL	100.00%	1,043 units

The high percentage and number of High Income households is based on the deficient amount of housing available in that category in Norwalk and the need to provide housing for administrative and managerial people who now or in the future will work in Norwalk. The new construction housing needs for the other income groups are lesser percentages and numbers than the High Income needs because existing housing in the City consists primarily of housing in those categories.

However, the constraints identified in this document will make it infeasible for the stated need of 1,043 units to be achieved. The following specific constraints cannot be overlooked and must be considered when estimating a logical and reasonable housing allocation for Norwalk.

- Since 1977, the City has been averaging 98 new dwelling units per year, less than half the projected five year need of 209 units per year.
- Only 2.4 acres of residentially zoned vacant land remain in the City. Plans have been submitted for this 2.4 acre site for 35 housing units to replace those removed for construction of the I-105 Freeway.
- Approximately 54 acres of R-3 zoned property is underutilized, probably due to high financing costs and the inability of private developers to assemble land.
- Although a total of seven school sites have been closed in Norwalk and technically are available for sale and development of housing the School District has indicated a willingness to discuss the sale of only one site.

Also, development of the school sites is complicated by the fact that many are not fully paid for and remain constrained by financing procedures (generally State bonds). Further, if housing costs continue to increase, a "doubling up" of families in single family homes could require the opening of some schools.

The City will, however, make a diligent attempt to achieve its goals given the constraints.

I-105 Freeway Replenishment Program

Approximately 575 homes within Norwalk have been purchased by CalTrans and have been or will be removed for the construction of the Century (I-105) Freeway. Most of these homes have been moved out of Norwalk or have been demolished.

CalTrans, in cooperation with State HCD, is implementing a Housing Replenishment Program to replace 3,700 residential units within the freeway corridor. The City of Norwalk has agreed to accept up to 130 of these units within its corporate limits. These units would likely be "new construction" and would be located throughout the community. Six of these units have been completed, ten are under construction and thirty-five are planned.

The replenishment program provides for detached and attached residential units with subsidies and resale controls. Preliminary housing replenishment sites have been identified and one project has been constructed to date.

Affordability

The importance of affordability in housing is as great a concern in Norwalk as it is in most, if not all, Southern California communities. However, a mitigating factor, in Norwalk especially, is the fact that the cost range in rental and purchased housing is generally within affordable means of the average wage earner in Los Angeles County. This is illustrated in Appendix B, line 8, by the fact that the future housing unit needs are 65.1 percent for moderate and upper income groups compared to only 34.9 percent for very low and low-income groups. However, according to the 1980 U.S. Census, 8,089 Norwalk families are overpaying for shelter. These two statements may seem inconsistent except for the fact that the average Norwalk family earns less than the average Los Angeles County family. Of the City's lower income households who are overpaying, 19.6 percent are elderly, at least 13.6 percent handicapped, 18.5 percent are large families, 61.9 percent are small families, and 9.1 percent are single individual households (according to the 1982 Norwalk Housing Assistance Plan).

Housing Choice (High, Moderate, and Low Income)

At the other end of the spectrum of very low-income families are the high-income families. According to the RHAM (Appendix B), of the 1,043 future housing unit need, 456 (43.7 percent) should be upper-income households. While families in this income group are better able to fend for themselves (as compared to their counterparts in the very low-income category), the magnitude of the number of families affected by this phenomenon strongly suggests the need, on the part of the City and the private market, to provide an increased portion of higher income housing. Of the 587 new households projected to locate in Norwalk by 1988, 43.7 percent or 285 households would be earning higher incomes and would demand housing which is presently in very short supply.

SUITABILITY OF EXISTING HOUSING

The suitability and habitability of the City's housing stock is a function of both structure size, relative to the size of households, and condition.

Overcrowding

An overcrowded condition is defined as more than 1.01 persons per room (excluding bathrooms, closets, and hallways). In 1970 the U.S. Census reported that 15.8 percent (3,765) of all households lived in overcrowded conditions.

The number of households living in overcrowded conditions in 1980 was 3,541 households. Related to this factor is the proportion of the total housing demand for large-family households (5 or more persons). The 1980 U.S. Census reports a total of 5,691 large family households.

Housing Condition

The condition of the City's housing stock is discussed in terms of: 1) standard condition, where housing is in good repair; 2) substandard, where housing is in a condition needing repair or is in need of moderate, but economically feasible

rehabilitation; and 3) substandard, where housing is in such poor condition as to render rehabilitation infeasible (deteriorated). An emphasis of housing condition in the study is placed upon substandard rehabilitatable and deteriorated units.

The 1981 Housing Condition Survey prepared for the City found that 3,167 housing units were suitable for rehabilitation and 161 units should be replaced. In that survey, units found to be suitable for rehabilitation were those units indicating the need for housing repairs in two categories ranging from \$750 to \$2,500 and from \$2,500 to approximately \$15,000. The 1981 survey identified 289 units needing repairs in excess of \$2,500 and 161 units in need of replacement (including 89 units which will be removed for the construction of the Century Freeway). Since the survey 10 units in need of replacement have been demolished and there should be 286 less units in need of Rehabilitation. It is estimated that about half of these were removed for the construction of the Century Freeway. Eighty-five housing structures have been rehabilitated since 1981 using low-interest and deferred payment loans.

SPECIAL NEEDS

In general, minority households, lower-income households, the elderly population and female-headed households have been found to carry the heaviest burden of housing-related problems. The 1982 Housing Assistance Plan (HAP) provides the most recent data for identifying the elderly, minority and lower-income household needs.

Elderly and Handicapped

The 1980 U.S. Census identifies 2,731 elderly households within the City of Norwalk. The concern of elderly households relates to their ability (or inability) to relocate into housing which satisfies their actual shelter needs. It is common that elderly residents who have raised their families in the community in housing which was family oriented are left with housing which exceeds their needs when their children have grown and become independent. As a result, the elderly are confronted with the choice of remaining in their family-oriented homes, relocating to smaller accommodations within the community if available, or relocating outside of the community. According to the 1982 (HAP), 19.6 percent (674 units) of the city's lower income households in need of housing assistance are headed by a senior. The 1980 U.S. Census identifies 7 percent of the City's population as being handicapped. According to the 1982 (HAP), 13.6 percent of the handicapped persons in the City in need of housing assistance.

Lower-Income Households

The plight of lower-income households is significantly magnified due to income limitations and limited availability of housing choice. While annual incomes of Norwalk residents increased appreciably between 1970 and 1980 (96.9% increase, on the average for all households) there remains a substantial number of very low and low-income households competing for lower-cost housing in the City. Of the lower-income households in need of housing assistance residing in Norwalk, 19.6 percent are elderly; 18.5 percent are large families; 61.9 percent are small families; and 9.1 percent are headed by single individuals (1982 HAP).

Minority Housing Needs

While race, is not, in and of itself, a primary factor affecting housing need, it is a common denominator of the many other housing-related factors including household size and income. While the city is predominately white, there is a large ethnic influence of Spanish heritage which increased city wide from 27.2% of the City's population in 1970 to 40.1% of the City's population in 1980. Of the 85,286 persons residing in Norwalk in 1980, 34,231 were of Spanish heritage.

IV

HOUSING GOALS, OBJECTIVES, AND POLICIES

GOALS

The accommodation of current and future housing needs of Norwalk residents will be facilitated by means of housing objectives and programs designed within the framework of the following housing goals:

1. To promote, where feasible and economically practical, an adequate supply of decent, safe, well managed, and affordable housing, including an adequate supply of rental housing to provide for those desirous of, or dependent upon, rental accommodations, within a satisfying living environment for all existing and future City residents.
2. To assure, as can reasonably be assured, equal and adequate housing opportunities for all economic segments regardless of race, religion, ethnicity, sex, age, marital status, or household composition; and to encourage a greater emphasis in the provision of high-income housing opportunities.
3. To promote the maintenance of housing in good repair, and the prompt rehabilitation of deteriorated units where they may exist throughout the City.
4. To promote the maintenance and upgrading of existing neighborhoods to assure a satisfying living environment and property appreciation.
5. To fully and directly address the housing requirements of all special needs groups including, but not limited to, the elderly, handicapped, female-headed households, and large families.
6. To provide a variety of housing choice by promoting different housing types, prices, densities, and financing arrangements.
7. To identify and promote the preservation of all residential areas or sites with traditional or historical value.
8. To encourage the provision of resource- and energy-efficient housing.
9. To encourage high standards of quality in new residential development.
10. To assure the adequate delivery of public services to all residents of the community and especially to those whose needs are the greatest.
11. To obtain the maximum citizen participation in planning and carrying out housing programs.

OBJECTIVES AND POLICIES

In accordance with State housing legislation, the total housing needs identified in Chapter Three of this Housing Element may exceed the City's ability to satisfy such needs within the context of the General Plan or due to limitations in Federal or State housing assistance funds and, as such, represent long-term needs. However, while the objectives developed in this chapter do not attempt to resolve the full extent of such housing needs, they do represent a realistic number of housing units that may be constructed, rehabilitated, and conserved over a five-year time frame.

The following quantified objectives and policies are intended as a definitive path towards a housing program which responds to local housing issues. These objectives and policies should be considered as benchmark goals allowing for the foreseeable attainment of specific housing remedies. Implementation of these objectives are confined to a five-year time frame where feasible and continued into the future where practical. Upon adoption of this Housing Element, the objectives and policies which follow will provide a definitive statement of City direction which will be considered by decision makers when acting on housing-related matters.

The format for the presentation of objectives includes initial summary statements of housing needs which reflect primary issues or housing needs discussed in greater detail in Chapter Three. Those summary statements of need include: 1) New Construction; 2) affordability; 3) housing choice (high-, moderate-, and low-income); 4) overcrowding; 5) housing condition; 6) elderly needs; 7) lower-income housing needs; and 8) minority housing needs. The objectives which follow are quantified where possible to respond to specific and determinate needs as previously identified and suggest specific remedies or alternative remedies in dealing with the stated issue.

1. NEW CONSTRUCTION

The City projects 550 new dwelling units as a reasonable objective for Norwalk, given the constraints identified in this Housing Element. Using the same proportions for income distributions for future need as used in the RHAM, the following numbers become a more definitive objective: Very low-income 87 units, low-income 105 units, moderate-income 118 units, and high-income 240 units. Also, the majority of all new units should be owner occupied.

- 1.1 To accommodate the needs of very low- and low-income households the City will continue to pursue housing assistance and rehabilitation programs primarily aimed towards low-income households.
- 1.2 To accommodate the need to provide new very low and low-income housing opportunities, the City will continue to provide multiple-family residential housing options through zoning; permit the placement of manufactured housing units compatible with existing neighborhoods and developed in compliance with accepted City design standards; and encourage developers, where practical and feasible, to incorporate special lower-cost housing opportunities in new residential developments of 15 units or greater.

- 1.3 To accommodate the need to provide new housing opportunities of higher-income residents, the City will strongly encourage the development of higher quality and larger housing units through decreased zoning densities and the provision of added amenities necessary to attract higher-income households to the community.

2. AFFORDABILITY

The provision of affordable housing (housing for which monthly rental or mortgage costs do not exceed 25 percent of the household's monthly income) remains of utmost importance to the City. The 83 RHAM identifies a need for 363 new dwelling units for very low- and low-income households. While constraints identified in this document make it infeasible to provide all these units, the City continues to actively participate in programs such as "Section 8 New Construction" and the Freeway Replenishment Program. Continued involvement in these programs as well as participation in other housing assistance programs will help provide affordable housing for some of those who pay a disproportionate share of their income for shelter.

- 2.1 The 83 RHAM projects 587 new households by 1988. The RHAM also shows a need for 164 new housing units for very low-income households. The City should attempt to accommodate sixteen of these units through housing assistance programs and/or the construction of new units. The Freeway Replenishment Program should help achieve the objective.
- 2.2 The City shall continue to pursue Federal and State housing assistance programs designed to provide increased housing opportunities for residents.

3. HOUSING CHOICE

The majority of the housing supply in the City of Norwalk has been developed and maintained to accommodate a large proportion of the low- and moderate-income residents. As evidenced in the RHAM, over 65 percent of the need for new housing is for moderate and upper- (80-120 percent and over 120 percent of the median respectively) income households. Historically, minimal to no effort has been expended by the City to encourage above market rate housing thereby resulting in the deficiency in this cost range of housing. However, several substantial employers which have located in the community (Bechtel Corporation, IBM, and the Metropolitan State Hospital, among others), demand higher priced housing opportunities which are presently unavailable for executives and upper-management personnel. To meet the pressing needs of this income group greater efforts than have been expended in the past are necessary. New programs are necessary to offer housing opportunities of the unmet needs of this group.

- 3.1 The City should encourage the development of 240 or more additional above market rate housing units by 1988. Such units should provide housing choices for persons of upper income levels for which opportunities are currently minimal to none.

- 3.2 The City should encourage the major portion of new housing opportunities to be constructed for higher-income housing. Zoning Ordinances primarily, and development review procedures secondarily, should emphasize the need to create quality housing with adequate amenities to accommodate this need.
- 3.3 The City should participate with efforts of major local employers to establish a coordinated housing strategy which will result in the development of above market rate housing opportunities.
- 3.4 If any large tracts of land become available, sizeable and suitable portions of such land should be rezoned to lower densities which will accommodate greater open space and amenities geared towards the leisure-time needs of higher-income households.
- 3.5 The City should encourage the maintenance and conservation as well as new construction of multiple-family rental units to provide adequate housing choice for households desirous of, or dependent upon, rental housing.

4. OVERCROWDING

In 1980 the U.S. Census indicated that approximately 3,541 households were living in overcrowded conditions. Although the percentage of overcrowded households decreased from 1970 to 1980, the percentage of "severely" overcrowded households increased. This information, together with other statistics, appears to imply that the severely overcrowded households are low-income households with large families who either cannot afford to rent larger quarters or larger quarters are not available, in the case of renters; or who cannot afford room additions, in the case of a home-owner.

- 4.1 The City should continue to pursue Federal and State assistance programs which provide low- and moderate-income households with assistance in adding rooms to existing housing.
- 4.2 In meeting the housing needs of future residents, the construction of new housing should help accommodate the needs of large families with adequate sized housing units and room for future additions.

5. HOUSING CONDITION

- 5.1 The City shall facilitate the rehabilitation of a minimum of 82 dwelling units per year through Federal and State assistance programs.
- 5.2 The City shall pursue the replacement of 90 deteriorated units and encourage their replacement by sound and high quality new development. The City shall continue to monitor the condition of housing and pursue the elimination of all future deteriorated housing units.

V

IMPLEMENTATION MEASURES

V
IMPLEMENTATION MEASURES

In response to its short- and long-term housing needs, the City of Norwalk shall pursue the implementation of the most appropriate of a variety of programs listed on the pages of this Section and summarized in Table BB. The City shall pursue these programs where consistent with the provision of available City services and within its physical, social, economic, and political limitations. Alternative housing programs have been selected based upon their design and capability in responding to one or more of the issues identified in the preceding section entitle "Objectives and Policies," and restated as follows: 1) the provision of an adequate housing supply to meet the demand for additional housing; 2) the preservation and maintenance of the existing housing stock and neighborhoods; 3) the preservation of housing affordability; and 4) the conservation of energy.

DESCRIPTION OF THE CURRENT PROGRAMS

The City of Norwalk is actively involved in the U.S. Housing and Urban Development Department's (HUD) Community Development Block Grant (CDBG) program, HUD's Section 8 Rental Assistance Program, and HUD's Section 8 New Construction Program. Through the successful implementation of these programs, the City has provided assistance to many of its lower-income and special needs residents with housing rehabilitation rebates, loans and grants, rental assistance, and the provision of new dwelling units. Following is a brief summary of the components of the current housing programs which are hereby proposed to be continued and expanded (relative to available funding) within the next five years.

Community Development Block Grants (CDBG)

The City of Norwalk has been involved in the CDBG program since the fiscal year 1975 and has provided assistance to well over 1,800 residents with these funds. Six full-time employees are paid through the CDBG program. The programs offered are primarily available to residents within the City's Neighborhood Preservation Areas (NPA's) which include Census Tracts 5503, 5520, 5522, 5524, 5526, and 5547, but are also available on a city wide basis to eligible lower-income persons. The following CDBG-funded programs are currently offered by the City of Norwalk.

1. Residential Rebates

This program provides cash rebates to residents who make eligible improvements to their homes. To date, 1,633 rebate applications have been approved and over \$655,140 has been rebated to City residents who have made over \$3.5 million of improvements to their homes. Owner-occupied units in the NPA's and eligible units City wide receive 20, 30, or 40 percent rebates; rental units in the NPA's are eligible for 20 percent rebates. A summary of eligibility requirements and a further description of the program is included in Appendix D.

TABLE BB
AVAILABLE PROGRAMS - SUMMARY

Housing Issue	Implementation Time Frame	Program Title	Funding Source	Administration
Provision of an Adequate Supply	Current and Ongoing	<ul style="list-style-type: none"> o Section 8 New Construction o Condominium Conversion Regulations o Residential Zoning o Fair Housing/Equal Opportunity Housing 	<ul style="list-style-type: none"> HUD City City HUD 	<ul style="list-style-type: none"> HUD/City Housing Authority City Planning Department City HUD/City Community Development Department
	Short-Range (1-5 Years)	<ul style="list-style-type: none"> o SB 99 Tax Exempt Revenue Bonds o Section 202 Loans for Elderly and Handicapped Housing o Housing Replenishment Program o CHFA Direct Loans 	<ul style="list-style-type: none"> Redevelopment/ Agency/State/ Bonds HUD FHWA CHFA 	<ul style="list-style-type: none"> Redevelopment Agency/State HCD HUD/County Housing Authority State HCD/CalTrans City
Preservation and Maintenance of the Existing Housing Stock	Current and Ongoing	<ul style="list-style-type: none"> o 4% Interest Rehabilitation Loans o Deferred Rehabilitation Loans 	<ul style="list-style-type: none"> CDBG CDBG 	<ul style="list-style-type: none"> City/Lending Institution City/Lending Institution

TABLE BB
AVAILABLE PROGRAMS - SUMMARY

Housing Issue	Implementation Time Frame	Program Title	Funding Source	Administration
Preservation and Maintenance of the Existing Housing Stock	Short-Term (1 Year)	o Residential Rebates		
		o Code Enforcement	City	City
		o Private Self-Initiated Rehabilitation	Private	Private/City
	Short-Range (1-5 Years)	o Residential Property Report Program	City	City
		o Exterior Paint/Lock/Smoke Detector Program	City/HUD/Private	City/Non-Profit Subcontractor
	Short-Range (1-5 Years)	o Section 207 Multiple-Family Housing	HUD	HUD/Lending Institution
Preservation of Housing Affordability	Long-Range (5-10 Years)	o Marks-Foran Tax Exempt Revenue Bonds		
	Current and Ongoing	o Section 8 Existing Rental Assistance	HUD	HUD/City Housing Authority

TABLE BB
AVAILABLE PROGRAMS - SUMMARY

Housing Issue	Implementation Time Frame	Program Title	Funding Source	Administration
Housing	Short-Range (1-5 Years)	○ CHFA Homeownership/ Home Improvement Program	CHFA	City
		○ Tax Exempt Mortgage Revenue Bonds	Redevelopment Agency/Bonds	City/Redevelopment Agency
		○ Municipal Revenue Bonds	City/Bonds	City
		○ GNMA Tandem Program	GNMA	GNMA
		○ CHFA Mortgage Purchase Program	CHFA	CHFA
	Current and Ongoing	○ Section 231 Mortgage Insurance for the Elderly	HUD	HUD
		○ Section 235 Homeownership Assistance	HUD	HUD
		○ Energy Audits	City/SCE	City/SCE
		○ Information Distribution to Residents	City	City
	Short-Term (1 Year)			

TABLE BB
AVAILABLE PROGRAMS - SUMMARY

Housing Issue	Implementation Time Frame	Program Title	Funding Source	Administration
	Short-Range (1-5 Years)	<ul style="list-style-type: none"> o Retrofitting of Homes with Energy-Efficient Devices o Equipping New Construction With Energy-Efficient Devices 	<ul style="list-style-type: none"> Private Private 	<ul style="list-style-type: none"> Private/Voluntary City



2. Low-Interest Loans

The City of Norwalk has utilized CDBG funds to leverage four percent home improvements loans with the cooperation of Crocker National Bank. The low-interest loans are available on a city wide basis to qualifying homeowners and to higher income residents within the "primary areas" of the NPA's. To date, 45 loans for a total of almost \$669,600 have been approved. Rental property loans at six percent are also available. A summary of eligibility requirements for the four percent loans is included in Appendix D.

3. Deferred Payment Loans

Deferred loans are available on a city wide basis to residents of very low-income who are in need of home repairs. The loans are interest free and are repaid at the time the property is sold. These loans can be utilized to construct room additions to alleviate overcrowding. To date, 181 loans have been approved for a total of over \$2.5 million. Eligibility requirements for deferred loans are included in Appendix D.

Section 8 Existing Rental Assistance

The City of Norwalk has its own Housing Authority which administers HUD's Section 8 Rental Assistance Program. The program provides rental supplement payments to low-income persons for the amount of rent paid which is in excess of 25 percent of the recipient's gross income. In addition to meeting income guidelines, eligible applicants must meet household size and age criteria and must choose a unit which does not exceed the fair market rent for similar units in the market area. Approximately 250 units in Norwalk are currently contracted or committed for occupancy by Section 8 recipients. A total of 228 Section 8 units are currently occupied.

Section 8 New Construction

A 102-unit complex which includes 48 Section 8 units has been completed by a private developer on a 8.5-acre parcel on the east side of Pioneer Boulevard north of the Santa Ana Freeway. The 48 Section 8 subsidized units are composed of 28 two-bedroom units for small and medium-sized families and 20 three-bedroom units for large families. The remaining 54 units were sold at market rates. A portion of the approved \$367,620 funding was received by the City under SCAG's Area-Wide Housing Opportunities Plan (AHOP) to help finance the project.

The previous discussion and matrix outlining housing programs described particular programs, funding sources, general objectives, etc. In order to provide a measure that will allow the City, State and citizens to monitor the progress of achieving these goals and objectives the following table presents quantified housing goals for the five year period 1983 - 1988. The table, as presented below, shows the City's program goals.

SUMMARY OF QUANTIFIED PROGRAM GOALS FOR 1983-1988

<u>Need</u>	<u>Annual Goal</u>	<u>5-Year Goal</u>
Rehabilitation		
4% rehabilitation loans (includes 6% rental loans)	70	350
deferred rehabilitation loans	40	200
residential rebates	182	910
New Construction		
Section 8	48	48
		(Program Phase-Out)
Affordability		
Section 8 Assistance	83	415
Freeway Replenishment	43	(unknown)

The number of households assisted to date by Norwalk CDBG and Section 8 Housing Programs is summarized below. The figures represent the number of households assisted since 1975, the startup date of the programs.

	<u>Residential Rehabilitation (CDBG)</u>		<u>Existing Rental Units (Section 8)</u>
	<u>Owner Occupied</u>	<u>Rental</u>	
Elderly or Handicapped	284	2	68
Small Family	897	4	137
Large Family	269	1	45
TOTAL	1,450	7	250

RECOMMENDED HOUSING PROGRAMS

The following programs are intended as realistic options which will allow for the achievement of identified housing goals and objectives. Implementation of any individual new program will be subject to further citizen input and funding availability. The programs which follow are categorized according to the specific housing issues, although many of the programs, if implemented, will address concerns in more than one area.

1. Provision of an Adequate Housing Supply to Meet the Additional Demand

The City shall pursue the following programs to promote an adequate supply of housing suitable for all economic segments and the special needs of elderly and handicapped residents:

1.1 Section 8 New Construction (Ongoing Program; Proposed for Continuation)

The City of Norwalk has recently successfully implemented, the development of 48 subsidized Section 8 units mixed with market rate units. The City's involvement in this program has been financed through HUD funds and is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and funding. Although the Section 8 Program is in the process of being phased out, the City of Norwalk intends to participate in similar subsequent programs.

1.2 S.B. 99 Tax Exempt Revenue Bonds (New Program; 1- to 5-year Implementation Time Frame)

Norwalk's redevelopment agency, has been reactivated and is in the process of designating a project area. Once established the agency shall consider the use of S.B. 99 Tax Exempt Revenue Bonds which have a chief advantage of being a self-financing mechanism. The State of California authorizes local redevelopment agencies to issue tax exempt revenue bonds to provide long-term, low-interest loans to finance residential construction in redevelopment areas. These bonds have a wide range of use, including both the construction of new housing and mortgage assistance for low- and moderate-income homeowners. Security for the bonds comes from payments received on the mortgages issued through the bond proceeds.

It should be noted that the implementation of this program is contingent upon the successful adoption of a project area by the City's Redevelopment Agency. If the Agency is successful, this program can be implemented over a 1- to 5-year time frame.

1.3 California Housing Finance Agency (CHFA) Direct Loans (New Program; 1-to 5-Year Implementation Time Frame)

CHFA offers direct loans to stimulate the provision of low- and moderate-income housing. Direct loans to profit-motivated developers may cover up to 95 percent of the project cost, whereas 100 percent financing is available to nonprofit organizations including public agencies. Both construction and rehabilitation loans are available for multi-family developments, mixed income projects and housing for the elderly. A minimum of 30 percent of the units must be provided to residents with incomes not exceeding 80 percent of the market area's median income and each project must contain a mixture of market rate and Section 8 subsidized units. The City shall conduct appropriate studies to determine this program's funding feasibility over the next 3-year period. If deemed feasible, the program shall be implemented subsequent to the 3-year period.

1.4 Section 202 Loans for Elderly and Handicapped Housing (New Program, 1-to 5-Year Implementation Time Frame)

The U.S. Department of Housing and Urban Development (HUD) provides long-term, direct low-interest loans to private nonprofit sponsors of rental or cooperative housing facilities for elderly and/or handicapped persons. In general, this program permits 100 percent financing amortized up to 40 years. Section 8 financing must accompany at least 20 percent of the units in a Section 202 project. The City could attempt to stimulate local nonprofit groups to endeavor in a cooperative effort to secure Section 202 financing. Assuming that federal funding remains available, the City will encourage local nonprofit groups to endeavor in a cooperative effort to secure Section 202 Financing.

1.5 Residential Zoning (Ongoing Program; Proposed for Continuation)

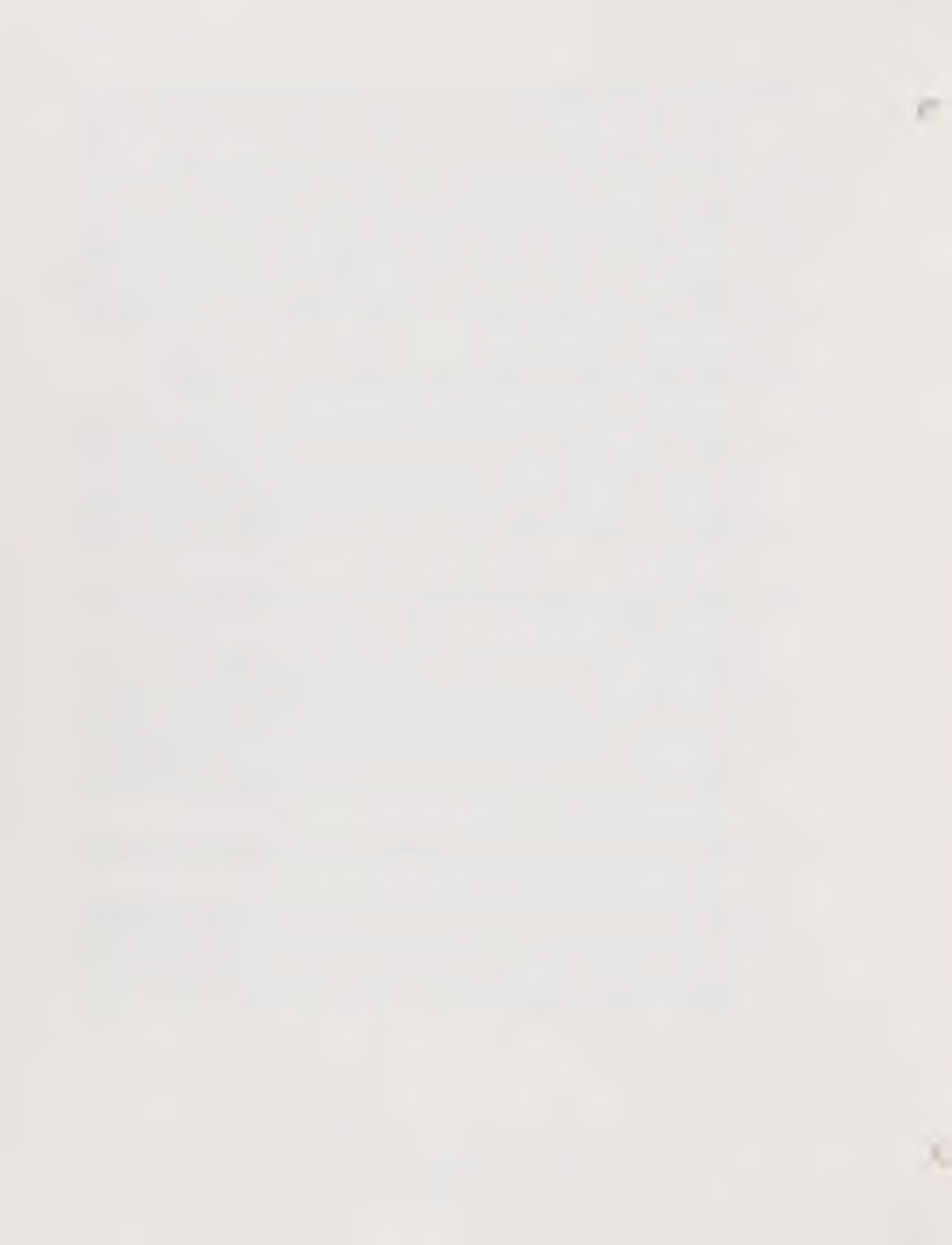
The City shall continue the evaluation of existing residential and nonresidential areas that are presently underutilized in respect to their designated land use. Consideration shall be given to redesignating or expanding those areas for residential development to accommodate future need. The City will also investigate the possibility of prohibiting single-family residences on properties zoned R-3 (high density residential). This program, if adopted, may result in a better utilization of land, therefore, more units.

1.6 Condominium Conversion Regulations (Ongoing Program; Proposed for Continuation)

The City of Norwalk, upon determining that it is necessary to minimize condominium conversion, may impose additional standards for covered and open parking, private storage facilities, individually metered utilities, individual washer and dryer facilities, unit location in respect to parking to serve the respective unit, private decks or patios, and common recreation space. The rate of condominium conversions shall be monitored to determine when City action is necessary to preserve an adequate supply of rental units.

1.7 Fair Housing/Equal Housing Opportunity (Ongoing Program; Proposed for Continuation)

The City has taken several steps to further Fair Housing in Norwalk including: Formation of a Community Housing Resource Board (CHRB) and the execution of an Affirmative Marketing Agreement with the Norwalk-La Mirada Board of Realtors and HUD; and the establishment of a Consumer Rental Mediation Board (CRMB) to investigate discriminatory complaints related to housing.



1.8 Freeway Housing Replenishment Program (New Program; 1 to 5 Year Implementation Time Frame)

The City will continue to cooperate to the fullest extent possible with developers who are desirous of participating in the Freeway-Housing Replenishment Program when proposed sites are consistent or can be made consistent with City policies and standards.

2. Preservation and Maintenance of the Existing Housing Stock

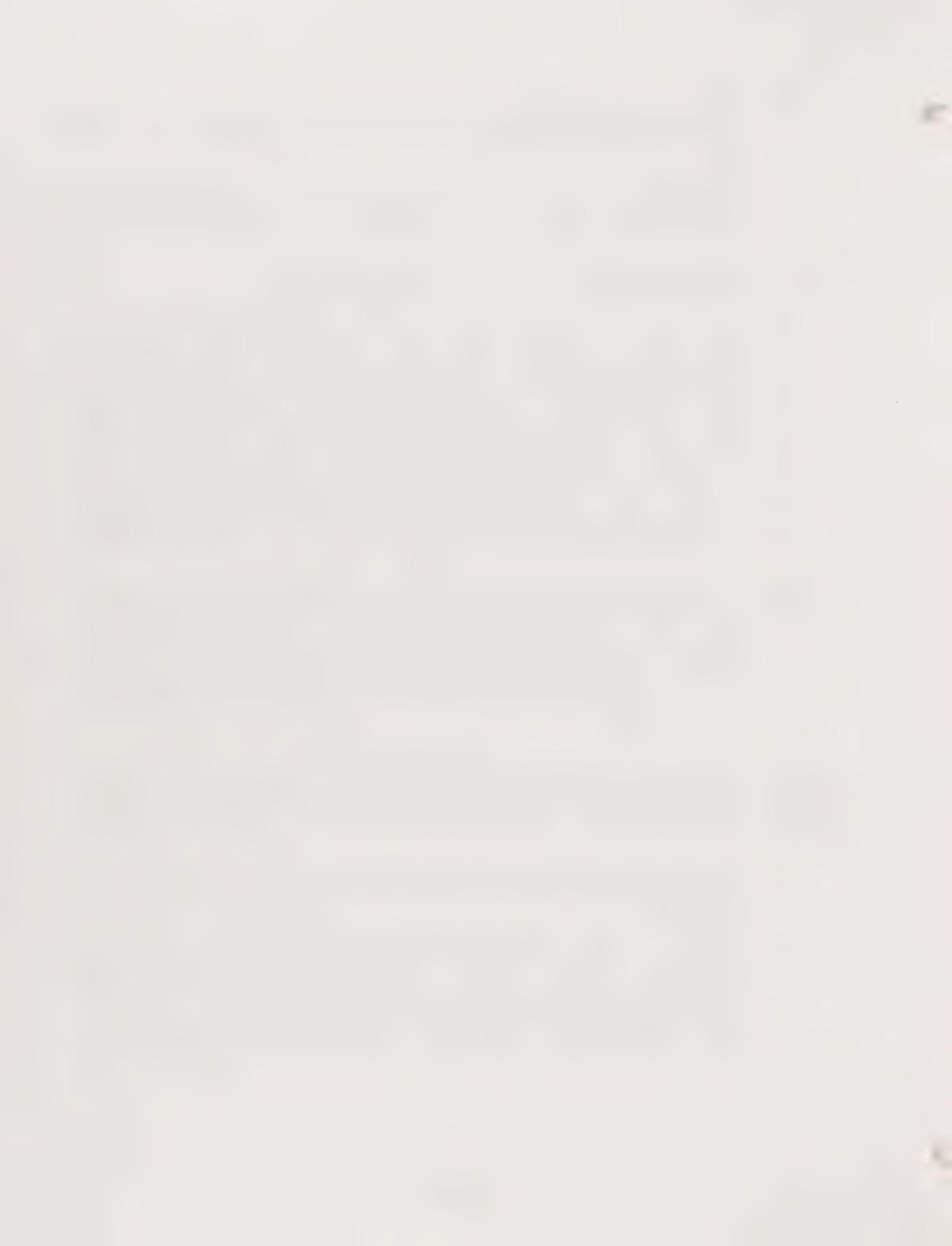
The City shall promote programs to maintain and repair its existing neighborhoods and housing supply. Wherever possible, these programs should encourage citizen and private sector participation. As a long-range objective (5 to 20 years) and where feasible, the city should strive to upgrade up to 151 substandard housing units and provide guidance in the ultimate rehabilitation of up to 2,881 units which are suitable for rehabilitation. State housing policies suggest that a reasonable and good faith effort would require implementation of programs which achieve, annually, a minimum of three percent of the stated long-range objective. To that end, the City should pursue programs which provide opportunities to remove up to 90 units with critical defects and rehabilitation of 200 units per year. To date, well over 1,800 Norwalk residences have received rehabilitation assistance through CDBG funded activities.

In addition to the housing programs described below, the preservation of the existing housing stock of the City has been accomplished by the work of the Norwalk Consumer Rental Mediation Board. The Board conducts hearings on complaints by consumers of rental housing and seeks to reach decisions that affirmatively further fair housing in the community, increase the choice of housing opportunities for low and moderate income persons and mediate the conflicts between housing providers and consumers. For example, the Board has been instrumental in preserving the existence of a 52-space mobile home park.

It appears that as the City's allocation of CDBG program funds for housing increases with the successful completion of housing programs each year, that the City's effort in achieving Housing Element rehabilitation objectives can be accomplished largely through such CDBG programs. The City shall implement the following rehabilitation programs:

2.1 Residential Rehabilitation Loan Program (Ongoing Program; Proposed for Continuation)

The City is currently administering a low-interest (four percent) loan home improvement program to assist low-income homeowners in community development target areas and city wide to make minor home repairs and improvements. This program is financed through Community Development Block Grant funds and is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.



2.2 Residential Rehabilitation Deferred Loan Program (Ongoing Program; Proposed for Continuation)

Another ongoing City program is a no-interest deferred loan program to help elderly, handicapped, or very low-income homeowners residing in the City to make major home repairs and improvements. Financed through CDBG funds, payments on these loans are deferred until the property is sold. This program is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.

2.3 Residential Rebate Program (Ongoing Program; Proposed for Continuation)

The City is successfully implementing a program which grants cash rebates to eligible residents for completed home repairs. Over \$655,100 has been rebated in 20-, 30-, and 40-percent increments to residents who have made over \$3.5 Million of home improvements. This program is also financed through CDBG funds and is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.

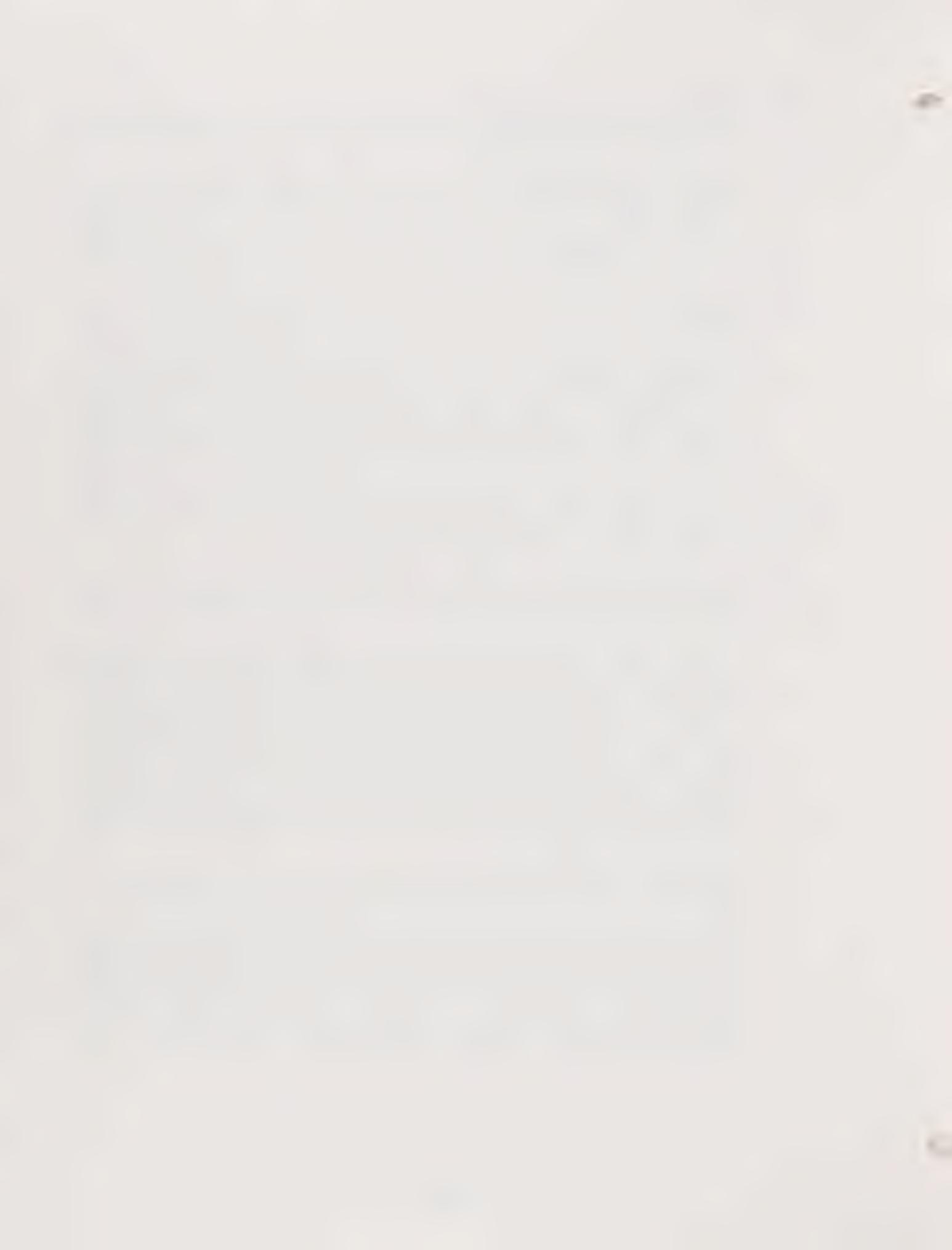
Although a substantial proportion of the City's rehabilitation needs can apparently be fulfilled through CDBG funded programs, the City shall choose to pursue a combination of approaches including the following programs:

2.4 Residential Property Report Program (New Program; 5-Year Implementation Time Frame)

This program would serve to prevent and correct disrepair of the housing stock through a voluntary City-developed residential property reporting program. This program would consist of an inspection report on code compliance relative to life and safety concerns. In those cases where the structures are deficient in these areas, the property owner (seller) would be encouraged to participate in other housing repair programs; or where the owner may not qualify for such programs the owner may pursue other means of upgrading the property. The City shall prepare appropriate studies to document the feasibility/acceptability of this program over the next three-year period. If feasible, the program shall be implemented over the ensuing two-year period.

2.5 Code Enforcement (New Program; 1-Year Implementation Time Frame)

Code enforcement shall be accelerated in neighborhoods which have shown, or are beginning to show, signs of deterioration. Structures which show signs of deterioration should be inspected promptly and appropriate action should be taken. Structures which cannot be brought up to code should be removed over a reasonable time frame. Repairable units may be rehabilitated through the various programs offered by the City. This program shall be implemented over the next year.



2.6 Marks-Foran Residential Rehabilitation Act (New Program; 5- to 10-Year Implementation Time Frame)

As authorized under the Marks-Foran Residential Rehabilitation Act, the City may issue tax exempt revenue bonds to finance residential rehabilitation in designated neighborhood preservation areas. Bond proceeds would then be utilized to repair and upgrade existing housing stock within the selected neighborhood preservation areas. The feasibility of this program shall be evaluated over the next five years, and if feasible, the program shall be implemented over a 5- to 10-year time frame.

2.7 Section 207 Multiple-Family Housing and Mobile Home Courts (New Program; 1- to 5-Year Implementation Time Frame)

HUD offers mortgage insurance to private lending institutions to finance the construction or substantial rehabilitation of multiple-family rental housing (8 units or more) and mobile home courts. Mortgage amounts are variable depending on the demonstrated regional demand of the respective type of housing. Eligible applicants include investors, builders, and developers who must demonstrate that the units financed are rented at moderate rates. Assuming that Federal funding is available, the City shall encourage local developers to apply for Section 207 financing.

2.8 Private Self-Initiated Rehabilitation (New Program; 1-Year Implementation Time Frame)

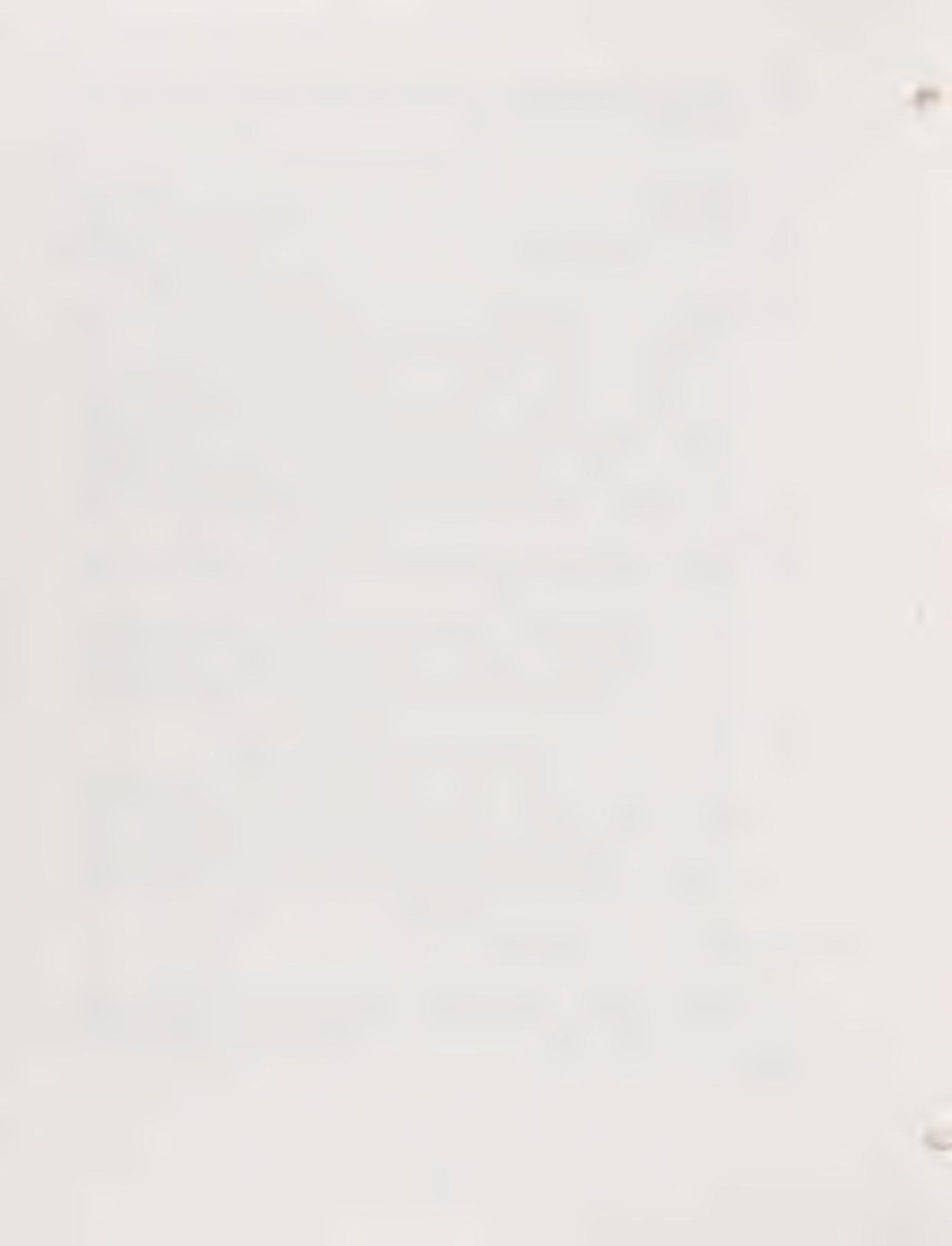
Many of Norwalk's homeowners are not eligible for Federal assistance. These residents should be encouraged to upgrade their homes through private rehabilitation efforts. The City should offer encouragement, technical assistance, and financing, where feasible, to such homeowners. This program shall be initiated over the next year.

2.9 Residential Exterior Paint, Lock, Smoke Detector Program

The City is successfully implementing a program to provide exterior painting, dead-bolt locks and smoke detectors to qualifying low-and moderate-income families. These programs are financed through CDBG "Jobs Bill" and private funding. A private non-profit organization has been retained to provide program services without charge to the eligible residents. This program is proposed to be continued according to the availability of CDBG "Jobs Bill" Funding.

3. Preservation of Housing Affordability

The City shall take measures, as feasible, to ensure suitable housing is affordable to all community residents. Efforts to increase homeownership opportunities, to minimize housing costs, to provide for as many as 550 new dwelling units over the next five years, and to encourage private sector involvement may be implemented through the following programs.



3.1 Section 8 Rental Assistance (Ongoing Program; Proposed for Continuation)

The city of Norwalk's Housing Authority is currently administering a Section 8 rental subsidy program to help low-income households afford decent housing in the private market. The program currently contracts 250 rental units. This program is proposed to be continued on an annual renewal basis according to the City's performance, interest, need, and HUD funding.

To further assist residents in affording adequate housing, the City shall pursue the following programs:

3.2 CHFA Homeownership/Home Improvement Program (New Program; 1- to 5-Year Implementation Time Frame)

The California Housing Finance Agency (CHFA) allocates funds for cooperative efforts between the State and cities to assist lower-income households in obtaining or rehabilitating housing in Neighborhood Preservation Areas (NPA's). This program could be utilized to assist prospective homeowners in obtaining home mortgages at reduced interest rates. The City shall examine the feasibility of implementing this program over the next three years. If feasible and if funding is available, the program shall be implemented over the subsequent two years.

3.3 Tax Exempt Mortgage Revenue Bonds (New Program; 1 to 5-Year Implementation Time Frame)

If the City's Redevelopment Agency is successful in establishing a project area, it may promote a low- and moderate-income homeownership assistance program financed by S.B. 99 authorized revenue bonds within the approved redevelopment project area. By utilizing these bonds, the City can develop a low-interest, long-term mortgage loan fund for the purchase of homes in redevelopment areas. Security for the bonds is derived from the mortgage repayments, creating a self-financing mechanism. This program is contingent upon the establishment of the City's redevelopment project area.

3.4 Municipal Revenue bonds (New Program; 5- to 10-Year Implementation Time Frame)

The City shall consider issuing its own revenue bonds to augment the availability of below-market interest rate mortgages. A municipal bond issue requires two-thirds local voter approval and economic feasibility documentation. The feasibility of this program shall be evaluated over the next five years, and if feasible, the program shall be implemented over the ensuing five years.



3.5 GNMA Mortgage Purchase ("Tandem") (New Program; 1- to 5-Year Implementation Time Frame)

The City shall promote, through the adoption of supporting resolutions and policy statements, private lending institution involvement in the GNMA Tandem program. This program is a secondary mortgage market created by the Government National Mortgage Association (GNMA) to purchase below-market interest rate mortgages issued by private lenders to low- and moderate-income home buyers. This program expands the availability of affordable home mortgages and facilitates investment in the housing market.

3.6 CHFA Mortgage Purchase Program (New Program; 1- to 5-Year Implementation Time Frame)

The City shall encourage CHFA to augment the affordability of one- to four-family homes through the purchasing of mortgage loans at below-market rates from private lending institutions. The savings can, in turn, be passed on to low- and moderate-income home buyers.

3.7 Section 231 Mortgage Insurance for the Elderly (New Program; 1- to 5-Year Implementation Time Frame)

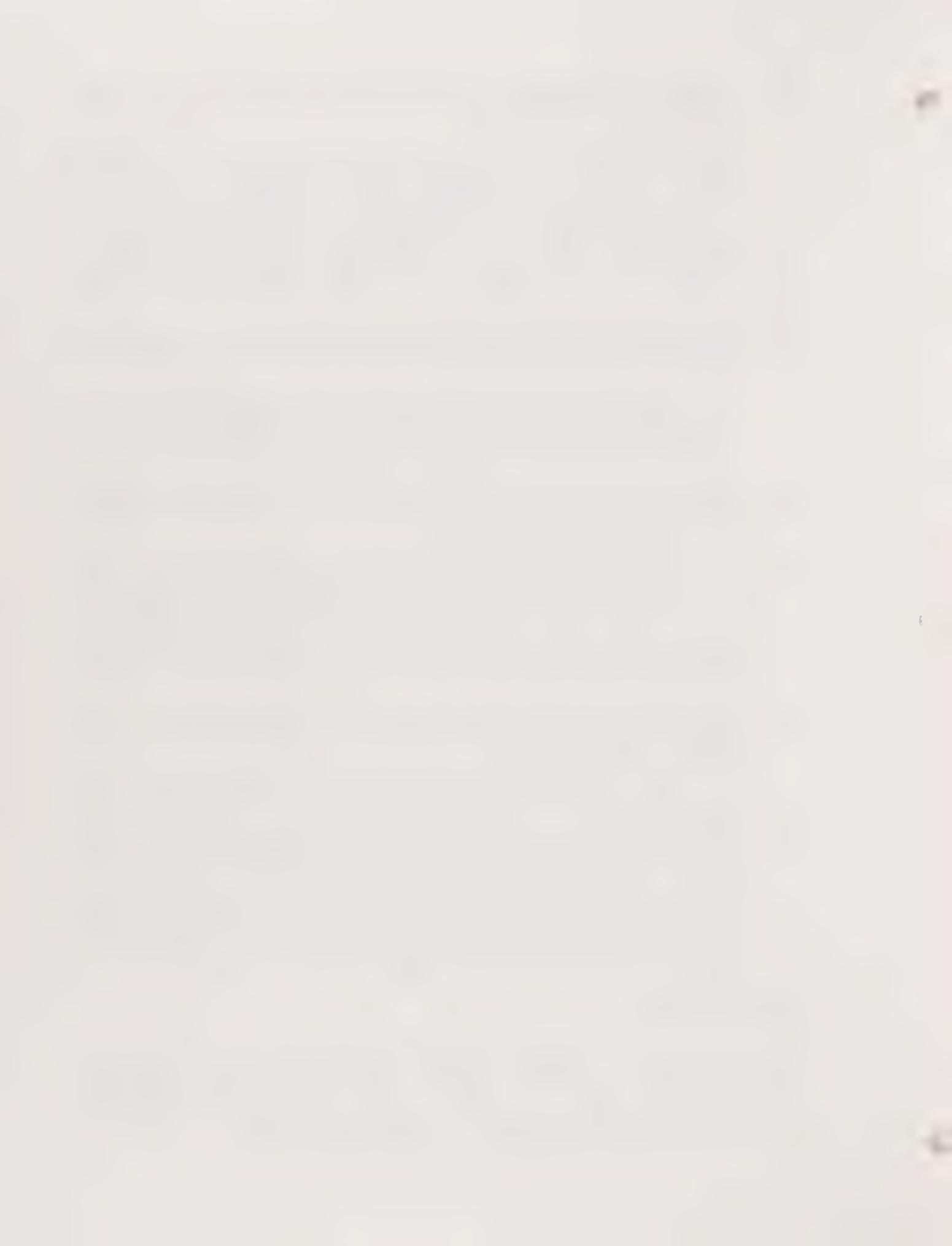
HUD provides mortgage insurance to private or public sponsors of rental housing for the elderly or the handicapped. Eligible projects include either the construction or the rehabilitation of multi-family structures with eight or more units. The City should encourage prospective developers of housing of this nature to apply for funding. Subject to the availability of Federal funding, the city shall encourage private groups to secure Section 231 funding.

3.8 Section 235 Homeownership Assistance (New Program; 1- to 5-Year Implementation Time Frame)

To increase low- and moderate-income homeownership opportunities, HUD offers mortgage insurance and interest subsidies to eligible purchasers of single-family homes. The program enables eligible families to purchase homes as HUD insures mortgages and makes monthly payments to the lender to reduce the effective interest rate to as low as 4 percent. The prospective homeowner must contribute 20 percent of his adjusted income for monthly mortgage payments and must make a minimum 3 percent down payment on the unit. The City shall analyze the funding availability of this program over the next three years, and if feasible the program should be implemented over the ensuing two years.

4. Energy Conservation

The City shall take measures, as feasible, to facilitate and maximize energy conservation in new and existing residential development. These measures will generally require the combined efforts of the city, quasi-public and private entities and the residents of Norwalk. Energy conservation efforts shall be focused on, and implemented through, the following programs:



4.1 Information Distribution to Residents (New Program; 1-Year Implementation Time Frame)

The City can play a central role in reducing local energy consumption by increasing public awareness about energy-conscious use of existing hardware as well as publicizing the benefits of installing new domestic energy-efficient devices. This educational process can be accomplished through local publications, mailers accompanying water bills, and making literature available at City Hall.

4.2 Energy Audits (Ongoing Program; Proposed for Continuation)

The Southern California Edison Company provides energy audits to service area residents on request. Many citizens are not aware of this program. The City can aid in expanding this program by supplying the public with pertinent information regarding the process including the appropriate contacts. Energy audits are extremely valuable in pinpointing specific areas in residences which are responsible for energy losses. The inspections also result in specific recommendations to remedy energy-inefficiency.

4.3 Retrofitting Existing Units With Energy-Conserving Devices (New Program 1- to 5-Year Implementation Time Frame)

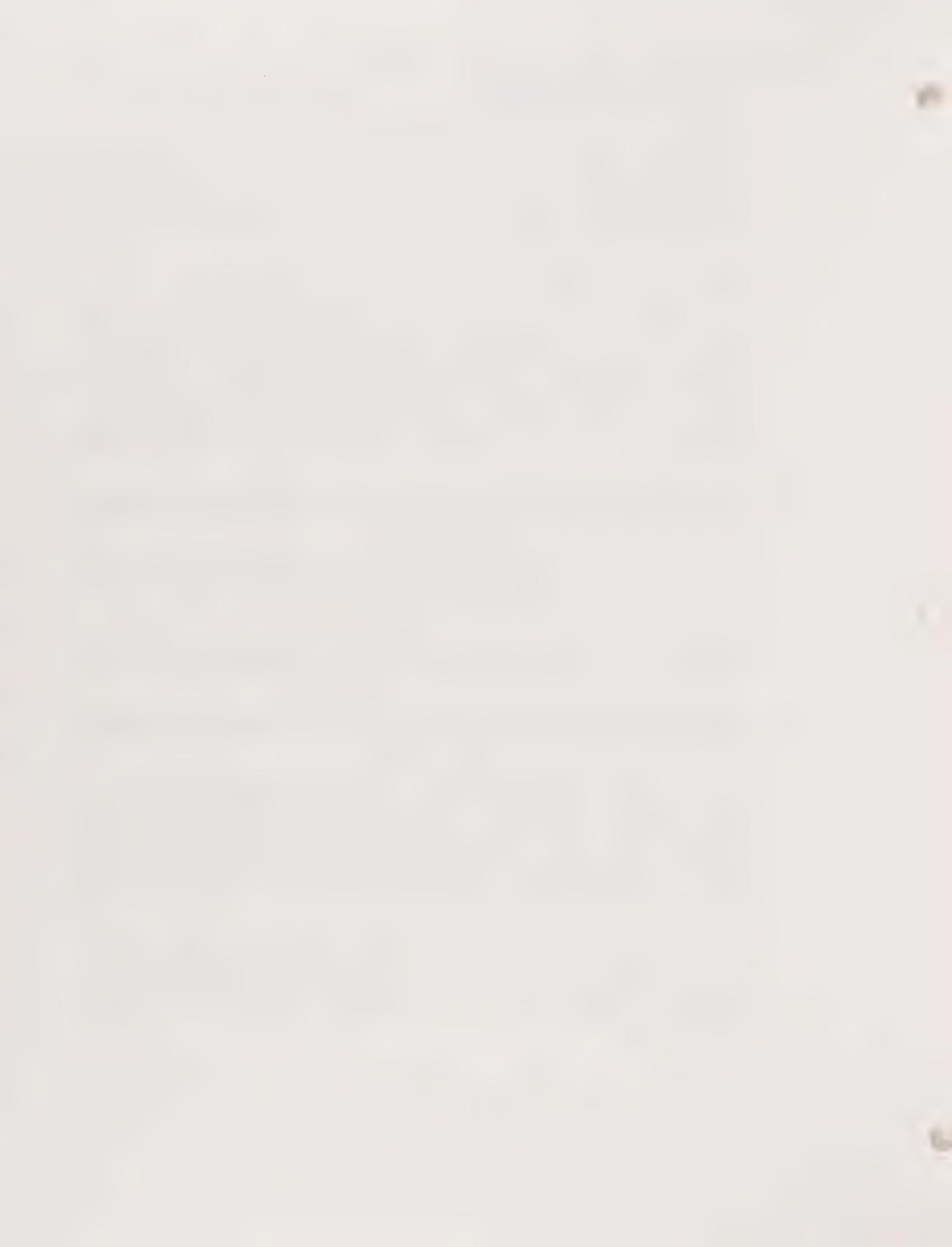
The City shall encourage residents to retrofit their homes with energy conservation devices including, but not limited to, insulation, weather stripping, and use of solar collection panels.

The City shall make available technical literature and information regarding the availability of solar equipment to residents and should make the public aware of potential benefits of such devices.

4.4 Equipping New Construction With Energy-Efficient Devices (New Program; 1- to 5-Year Implementation Time Frame)

The City shall study the feasibility of requiring energy-saving devices in new residential developments. New subdivisions shall be reviewed to ensure that each lot optimizes proper solar access and orientation. Where feasible, development standards should also be designed to prohibit property owners from constructing buildings which infringe on the solar access of their neighbors. The feasibility of requiring solar water heaters in new residential development should be explored.

Although these considerations may increase the purchase price of a new unit, this additional cost will easily be amortized through decreased utility bills over the years. In addition, immeasurable social benefits will be realized as a result of large-scale decreases in the use of nonrenewable energy sources.



5. Updating the Housing Element

Similar to other elements of the Norwalk General Plan, the Housing Element should be reviewed annually and updated if necessary, to reflect the changing social and economic trends in the community.

The annual review should include the following steps:

- a. Update information and analysis of the housing inventory, housing conditions and economic and population forecasts.
- b. Reevaluate the housing problems.
- c. Measure the degree of success or failure in accomplishing the Plan for Housing.
- d. Reevaluate the stated housing policies in light of items 1) and 2) above.
- e. Update the Plan for Housing.

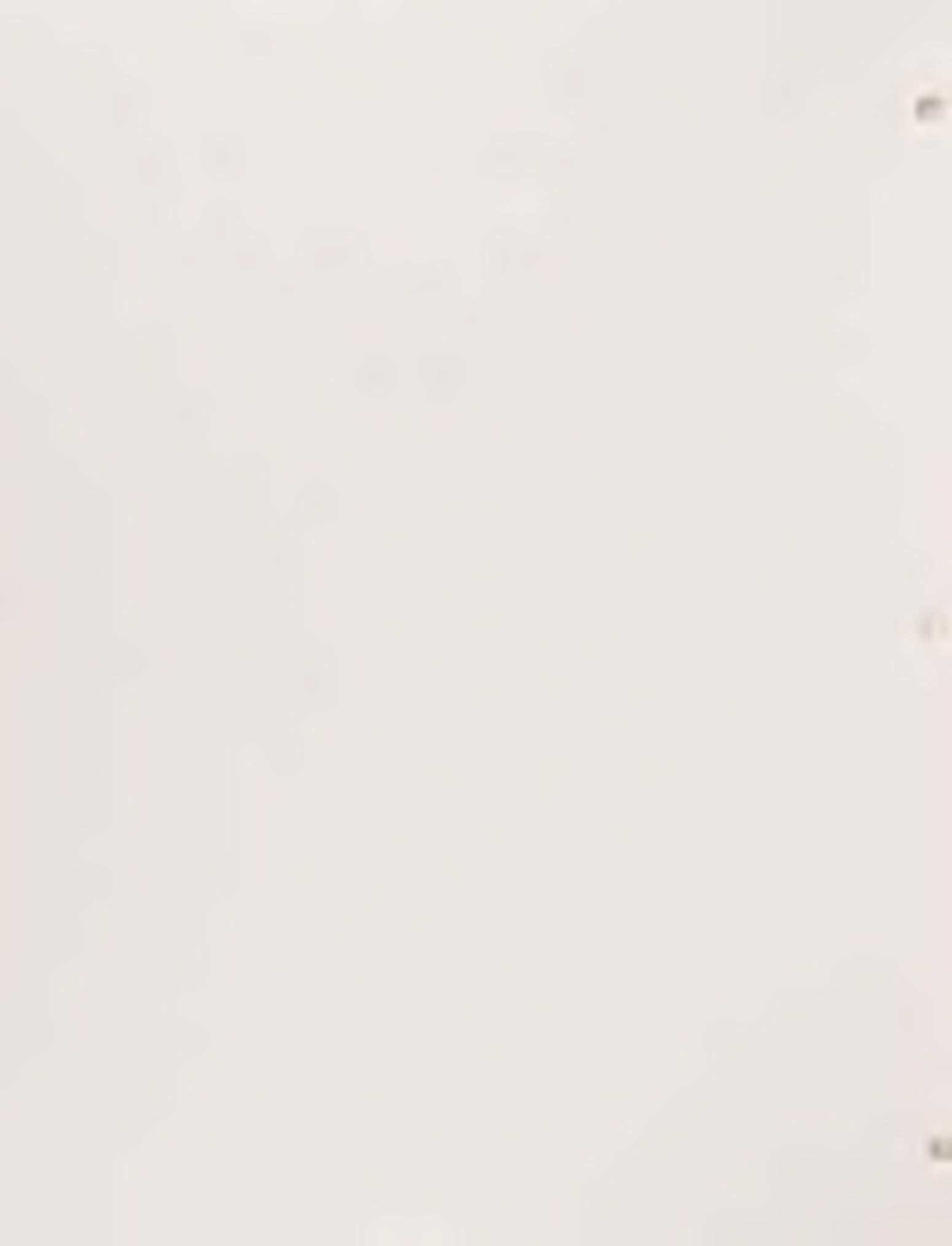
State law requires that a housing element revision reflect the results of a review based on the following criteria:

- a. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- b. The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- c. The progress of the city, county, or city and county in implementation of the housing element.

This Element will be revised again in 1988, the end date of the five year time period for which this document is applicable. At the time of the next revision Norwalk will be in a better position to assess the appropriateness and effectiveness of the housing goals, objectives and policies contained in this Element. At this time, because this is the first comprehensive Housing Element of the City to be adopted under AB2853 such an assessment based on the above criteria is premature.



APPENDIX A
HOUSING CONDITION SURVEY



CITY OF NORWALK

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

ANALYSIS OF HOUSING AND RESIDENTIAL NEIGHBORHOODS

INTRODUCTION

A survey of the City's housing stock and residential neighborhoods was conducted as an element of the City of Norwalk's 1980-81 Housing and Community Development Block Grant program in order to generate current data for analysis of housing conditions now existing within the community and which will subsequently assist in the formulation and implementation of a Housing Assistance Plan.

The primary purpose underlying the Housing Assistance Plan is to encourage and assure the development of programs to assist residents in preserving the existing housing stock of the community, improving neighborhood appearance and to promote a greater choice of housing for all and principally, for persons of low- and moderate-incomes.

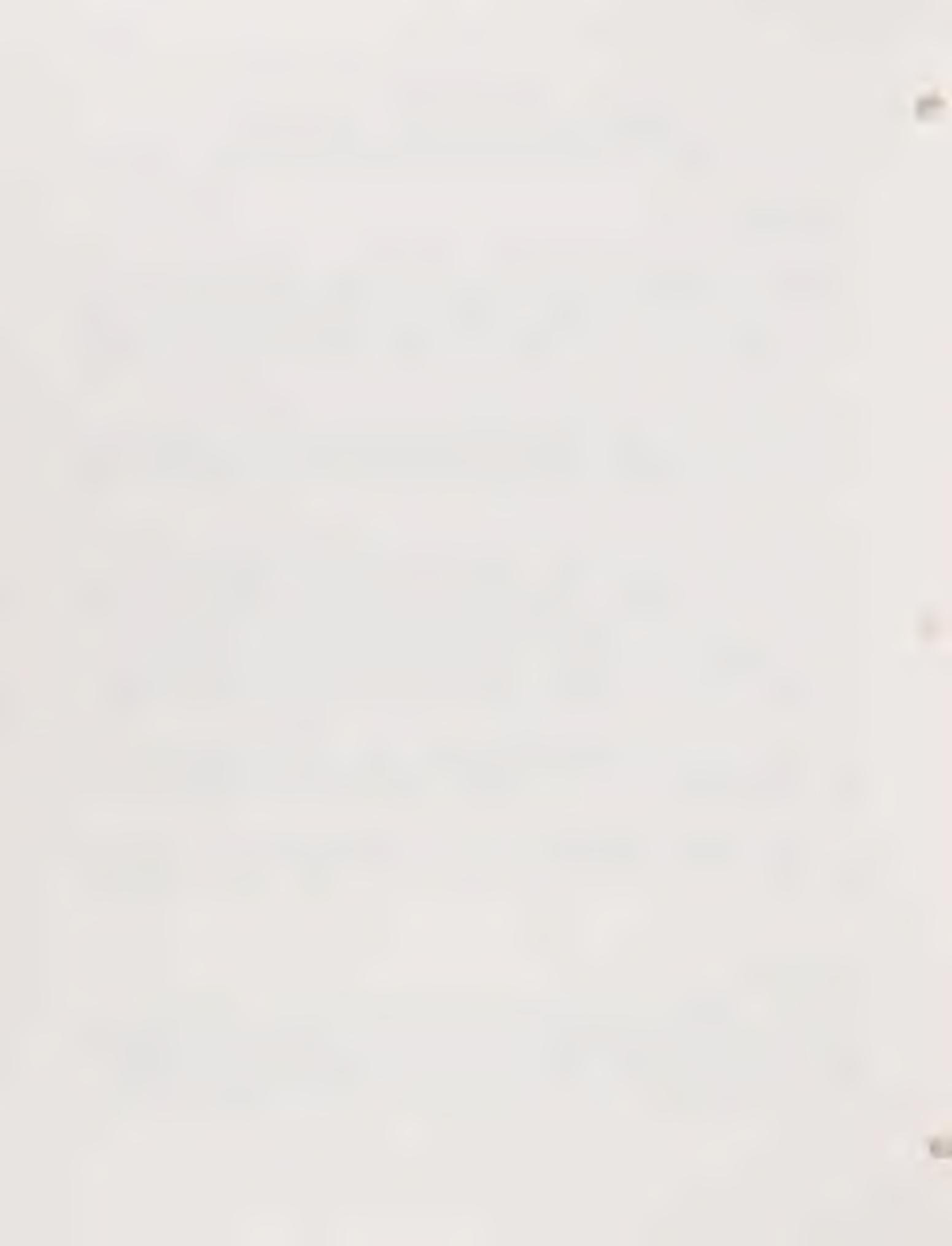
The data obtained from the survey alone is insufficient for development of a realistic Housing Assistance Plan and will have to be supplemented with census or other relevant data in order to comply with federal regulations which require entitlement recipients to: a) Survey the condition of their housing stock; b) Estimate the housing assistance needs of residents of the community, primarily as related to lower income persons including the elderly; c) Specify an annual goal for the number of dwelling units or persons to be assisted; and d) Specify locations where assistance will be made available to those residing or anticipated to reside in the community.

The results of this survey will also be utilized in the City's Housing Element which will represent a comprehensive housing analysis and policy statement incorporating all of the relevant issues, goals and objectives which the City supports.

The survey methods, problems and results will be described on the following pages and housing conditions described at both the census tract and aggregate City level.

METHODOLOGY

The format utilized for collecting data on housing and yard conditions was designed to avoid all unnecessary complexity and included use of a two member team for the "windshield survey" to observe and classify each residential structure within the City; single family structures were evaluated individually whereas multiple family structures were given an overall rating.



(2)

Reasonably objective criteria were selected to permit the classification of residential structures into five (5) categories and a similar technique was used to rate yard conditions into three (3) categories, of which are described in Exhibit I.

The data for housing and yard condition was collected on 200' scale base maps and is presented as follows:

- o Exhibit II - Housing Survey, Structural Classification City wide by Census Tract.
- o Exhibit III - Housing Survey, Structural and Yard Summary, City wide.
- o Exhibit IV - Structural and Yard Condition, Census Tracts.
- o Exhibit V - Structural and Yard Condition Summary, Census Tracts.
- o Exhibit VI - Structural and Yard Condition, Informational Maps, City wide.

Ninety-seven (97) freeway take, single-family structures acquired by the State of California in conjunction with the I-105 (proposed) Freeway most of which are unoccupied and not yet removed have been included in the following tabulations.

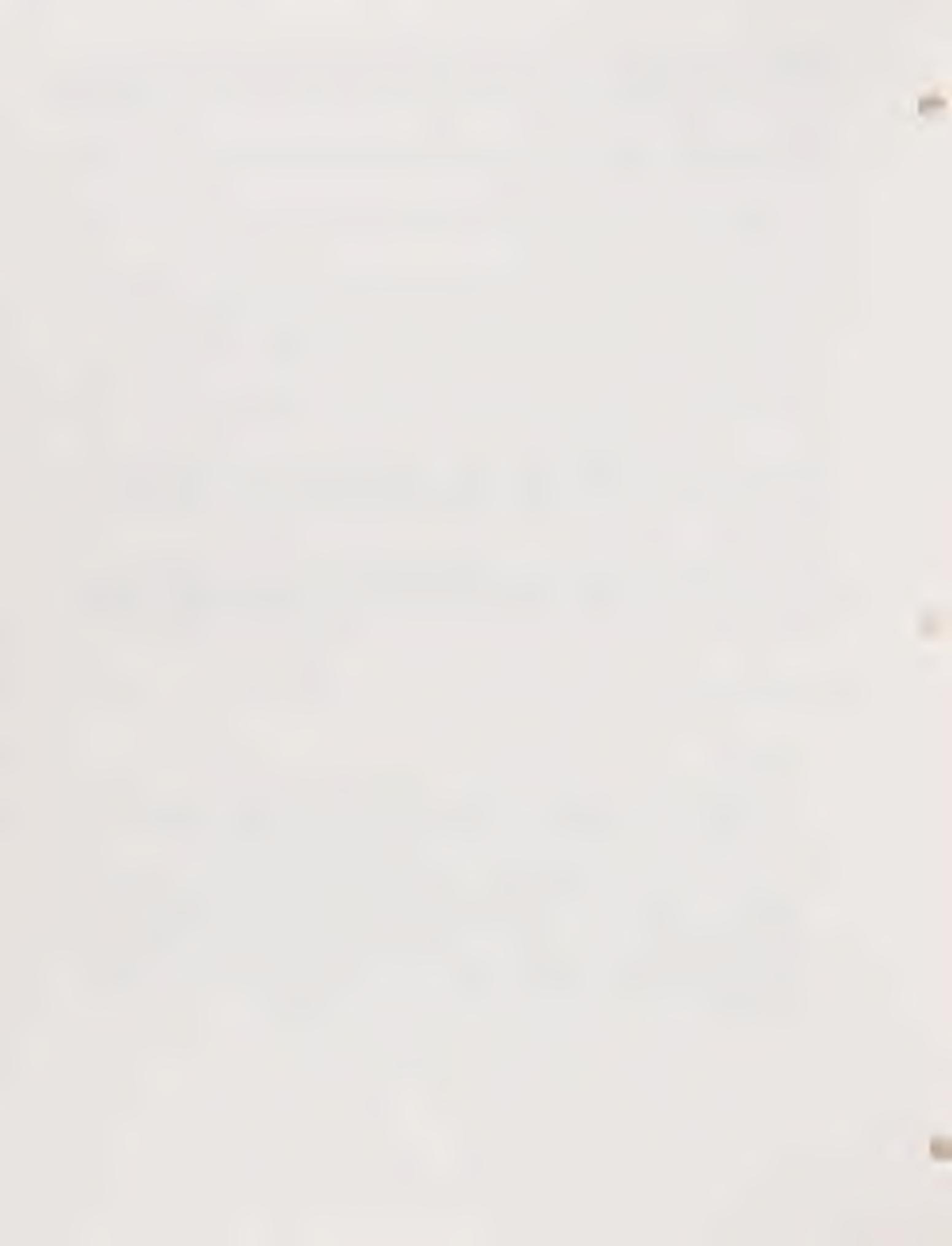
In addition to structural and yard conditions field surveyors noted apparent garage conversions (green dot, Exhibit VI); unoccupied structures (yellow dot, Exhibit IV); and new structures under construction (pink dot, Exhibit VI).

City Wide Summary

1. General

The 1981 Housing Survey recently conducted was intended to provide a more definitive data base to supplement that available from the 1970 U.S. Census and a similar housing survey conducted in 1976.

Several observations relative to the 1976 survey are worthy of special mention. First, the 1976 survey consisted of a total of 24,406 structures while the 1981 survey tallied a total of 20,530 structures. The difference appears to be relative to methodology wherein the 1976 survey accounted for the total number of dwelling units in multiple family developments while the 1981 survey tallied the structure only, regardless of the number of units contained therein.



Secondly, a significant concern is the reported increase in the percentage and total number of dwelling units tallied in the substandard category. The 1976 survey identified 2,599 (10.6%) while the 1981 survey tallied 3,328 (16.2%) units as substandard. However, again methodology may account for some of this increase. The 1976 survey did not count units in the CalTrans right-of-way destined for removal for construction of the Century Freeway whereas they were counted in 1981. Eighty-nine (89) of the total 97 units in the right-of-way were designated as substandard in 1981. Adjusting the total substandard units downward by subtracting those CalTrans units the revised count is 3,239. Moreover, the total number of multiple-family dwelling units counted in 1976 has the effect of reducing the percentage of substandard units. While there has been an increase in the total number of substandard units comparison of percentage between the two surveys (1976 and 1981) is deceiving.

2. Conclusion

- a. Perhaps one of the most significant conclusions to be drawn from the survey is that structurally, the housing stock of the City is basically sound:
 - 1) It is estimated that approximately 50% of the 3,328 single-family units in the "C" category of substandard structures were so rated because of roof coverings which were judged to be in need of replacement now or in the immediate future.
 - a) Paint and minor repairs, which would involve only modest expenditures, could place the remaining in standard condition.
 - b) The "C" rated substandard structures are scattered throughout all of the census tracts; the greatest numbers are found in Census Tracts 5520, 5521, 5522, 5524, 5526, 5527, 5528, 5529, 5530 and 5547.
 - 2) Of the remaining 450 structures rated substandard D and E categories), only 161 were estimated to have defects so critical as to judge rehabilitation to be economically unfeasible. And of those 89 will be removed upon the construction of the Century Freeway.
 - a) Census tracts 5519, 5522, 5524, 5526 and 5547 contain the greatest number of structures exhibiting major and critical structural problems (76% of the "D" and "E" rated structures); the balance were scattered throughout each census tract.

b) A significant number of the residential units in the "D" and most in the "E" category were those whose deterioration is largely attributed to extreme age coupled with a virtual lack of normal maintenance.

3) The second most significant conclusion relates to a rather wide-spread problem concerning yard conditions within the residential area.

- a) The heaviest concentration of yard maintenance deficiencies are found in Census Tracts 5501, 5502, 5503, 5520, 5524, 5526, 5530 and 5547.
- b) The visual effect created by deferred maintenance tends to adversely impact many residential neighborhoods which otherwise contain an essentially sound housing stock.

b. Garages converted for residential use and/or the existence of structures which appear to have been illegally constructed was noted throughout the City; the greatest number and or concentrations were found in Census Tracts 5521, 5523, 5524, 5526, 5527 and 5528.



EXHIBIT I

HOUSING SURVEY
HOUSING CONDITION GUIDELINES

STANDARD

a. Good: No visible defects.

b. Average: Minor defects which could be corrected by the average homeowner with minimal expenditures of funds and may include one or more of the following:

1. Paint - peeling, evidence of cracking.
2. Gutters and downspouts - lack of normal maintenance.
3. One broken window.
4. A broken screen door and/or missing window screens.
5. Small cracks observed in stucco.

SUBSTANDARD

c. Intermediate Defects: Evidence of a prolonged lack of regular maintenance correction of which could be accomplished by homeowners at estimated costs ranging from \$1,000-\$3,000.

1. Broken window/door frames.
2. Several broken windows.
3. Strong evidence that roof covering approaching end of useful life.
4. A combination of three or more minor defects.



d. Major Defects:

Evidence that the structure may not provide adequate shelter and in its present condition may endanger the health, safety and/or welfare of the occupants. A typical homeowner may not possess the skills to correct deficiencies the costs of which would probably exceed \$3,000.

1. Unsafe porch.
2. Holes, open cracks and/or evidence of rotted, loose or missing materials related to foundations, walls, roof or chimney.
3. A combination of three or more intermediate defects.

e. Critical Defects:

The extent of major repairs deemed necessary to bring the structure into standard condition would probably involve costs which approach market value of the structure.

1. Substantial sagging of floors, walls and/or roof in need of substantial structural repair.
2. Extensive fire and/or water damage.
3. Inadequate original construction; tents; huts with dirt floors and/or no foundations; garages inadequately converted into living quarters.
4. The effects of extreme age in combination with the above characteristics.



HOUSING SURVEY
YARD CONDITION GUIDELINES

- a. Good: No maintenance required.
- b. Fair: A small amount of visible outside storage and/or existing fences in need of minor repair. Vehicles parked in front/side yards; camper shells/vehicles stored within front yard set-facks; evidence of deferred maintenance including driveway in need of repair.
- c. Poor: Yards being utilized for open storage of rubbish/junk; vehicles, many of which appear inoperable, regularly stored in front and/or side yards; fences heavily damaged.



EXHIBIT II
HOUSING SURVEY STRUCTURAL CLASSIFICATION
CITY WIDE BY CENSUS TRACTS

Census Tract	A	B	C	D	E	Total Dwelling Units	% Total
5028	10	55	-0-	-0-	-0-	65	0.3%
5041.02	-0-	-0-	-0-	-0-	-0-	-0-	0.0%
5500	14	47	2	-0-	-0-	63	0.3%
5501	376	1,314	50	-0-	-0-	1,740	8.5%
5502	363	1,191	43	-0-	-0-	1,597	7.8%
5503	390	1,146	86	9	1	1,632	8.0%
5519	235	772	49	-0-	83	1,149	5.6%
5520	169	1,033	203	14	7	1,426	7.0%
5521	124	1,012	120	6	1	1,263	6.1%
5522	41	405	219	52	13	730	3.6%
5523	384	806	89	-0-	-0-	1,279	6.2%
5524	33	358	173	38	20	622	3.0%
5526	354	917	624	72	3	1,970	9.6%
5527	56	1,142	334	14	4	1,550	7.5%
5528	122	901	181	18	7	1,229	6.0%
5529	181	946	157	10	-0-	1,294	6.3%
5530	129	907	181	2	16	1,235	6.0%
5546	287	389	45	-0-	-0-	721	3.5%
5547	96	497	312	54	6	965	4.7%
TOTALS	3,364	13,838	2,878	289	161	20,530	100.0%
% OF TOTAL	(16.4%)	(67.4%)	(14.0%)	(1.4%)	(0.8%)		

Source: Willdan Associates Housing Quality Survey - August, 1981



EXHIBIT III

HOUSING SURVEY
STRUCTURAL AND YARD SUMMARY - CITY WIDEYard Condition

1	3,194 (15.6%)	11,752 (57.2%)	1,682 (8.2%)	75 (0.4%)	11 (0.0%)	16,714 (81.4%)
2	164 (0.8%)	1,896 (9.2%)	1,003 (4.9%)	166 (0.8%)	135 (0.7%)	3,364 (16.4%)
3	6 (0.0%)	190 (0.9%)	193 (0.9%)	48 (0.2%)	15 (0.0%)	452 (2.2%)
TOTAL	3,364 <u>(16.4%)</u>	13,838 <u>(67.4%)</u>	2,878 <u>(14.0%)</u>	289 <u>(1.4%)</u>	161 <u>(0.8%)</u>	20,530 <u>(100.0%)</u>
% OF TOTAL	16.4%	67.4%	14.0%	1.4%	0.8%	100.0%

Source: Willdan Associates Housing Quality Survey - August, 1981

	<u>Number</u>	<u>% of Total</u>
Total Structures:	20,530	100.0%
Total Standard Structures:	17,202	83.8%
Total Substandard Structures:	3,328	16.2%
Vacant Units:	132	0.6%
Garage conversions:	414	2.0%
Units Under Construction:	9	-

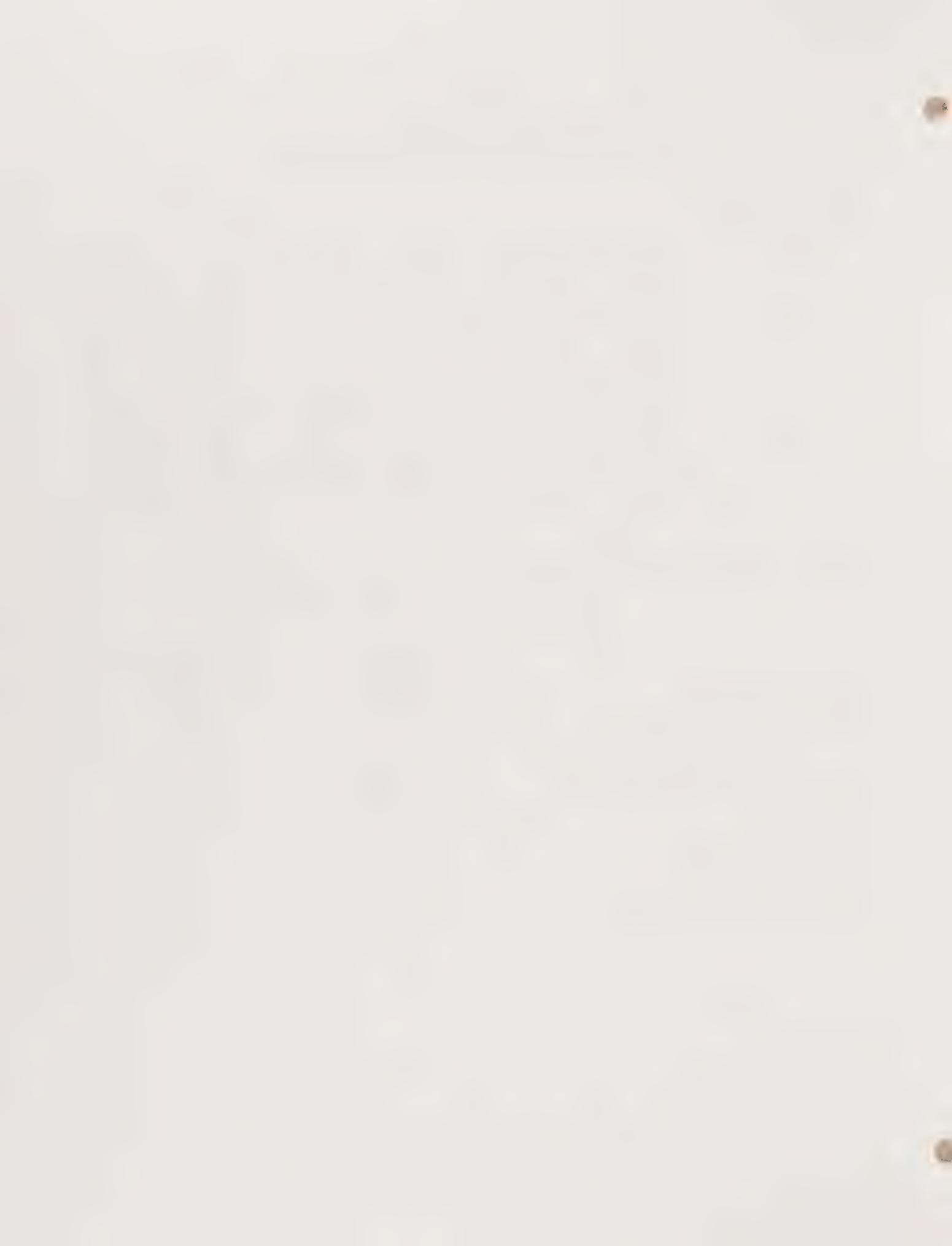


EXHIBIT IV
STRUCTURAL AND YARD CONDITION CENSUS TRACTS

CENSUS TRACT NO. 5028

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:	A 1	8		
	A 2	2		
	A 3	-	10	
	B 1	44		
	B 2	10		
	B 3	1	55	65
Substandard:	C 1	-		
	C 2	-		
	C 3	-	0	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	-		
	E 2	-		
	E 3	-	0	0
	TOTAL UNITS: <u>65</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	65	100.0%
Total Substandard Units:	0	-
Vacant Units:	0	-
Garage Coverions:	1	1.5%
Units Under Construction:	1	1.5%

CENSUS TRACT NO. 50 4 102

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
A 1		-		
A 2		-		
A 3		-	0	
B 1		-	No Residences	
B 2		-		
B 3		-	0	0
Substandard:				
C 1		-		
C 2		-		
C 3		-	0	
D 1		-		
D 2		-		
D 3		-	0	
E 1		-		
E 2		-		
E 3		-	0	0
TOTAL UNITS:				0

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	-	-
Total Substandard Units:	-	-
Vacant Units:	-	-
Garage Coverions:	-	-
Units Under Construction:	-	-

CENSUS TRACT NO. 5500

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
A 1		-		
A 2		-		
A 3		-	14	
B 1		-		
B 2		-		
B 3		-	47	61
Substandard:				
C 1		-		
C 2		-		
C 3		-	2	
D 1		-		
D 2		-		
D 3		-	0	
E 1		-		
E 2		-		
E 3		-	0	2

TOTAL UNITS: 63 Privately
Owned

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	61	96.8
Total Substandard Units:	2	3.2
Vacant Units:	-	-
Garage Coverations:	-	-
Units Under Construction:	-	-

CENSUS TRACT NO. 5501

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	333		
	A 2	39		
	A 3	4	376	
	B 1	1,030		
	B 2	260		
	B 3	24	1,314	1,690
Substandard:				
	C 1	16		
	C 2	27		
	C 3	7	50	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	-		
	E 2	-		
	E 3	-	0	50
	TOTAL UNITS: <u>1,740</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,690	97.1%
Total Substandard Units:	50	2.9%
Vacant Units:	2	0.1%
Garage Coverions:	6	0.3%
Units Under Construction:	0	-

CENSUS TRACT NO. 5502

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	338		
	A 2	25		
	A 3	-	363	
	B 1	1,036		
	B 2	123		
	B 3	32	1,191	1,554
Substandard:				
	C 1	17		
	C 2	15		
	C 3	11	53	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	-		
	E 2	-		
	E 3	-	0	43
	<u>TOTAL UNITS: 1,597</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,554	97.1%
Total Substandard Units:	43	2.7%
Vacant Units:	1	-
Garage Coverings:	1	-
Units Under Construction:	0	-

CENSUS TRACT NO. 5503

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	363		
	A 2	27		
	A 3	0	390	
	B 1	935		
	B 2	187		
	B 3	24	1,146	1,536
Substandard:				
	C 1	28		
	C 2	51		
	C 3	7	86	
	D 1	1		
	D 2	5		
	D 3	3	9	
	E 1	-		
	E 2	-		
	E 3	1	1	96

TOTAL UNITS: 1,632

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,536	94.1%
Total Substandard Units:	96	5.9%
Vacant Units:	2	.1%
Garage Coverations:	14	.9%
Units Under Construction:	0	-

CENSUS TRACT NO. 5519

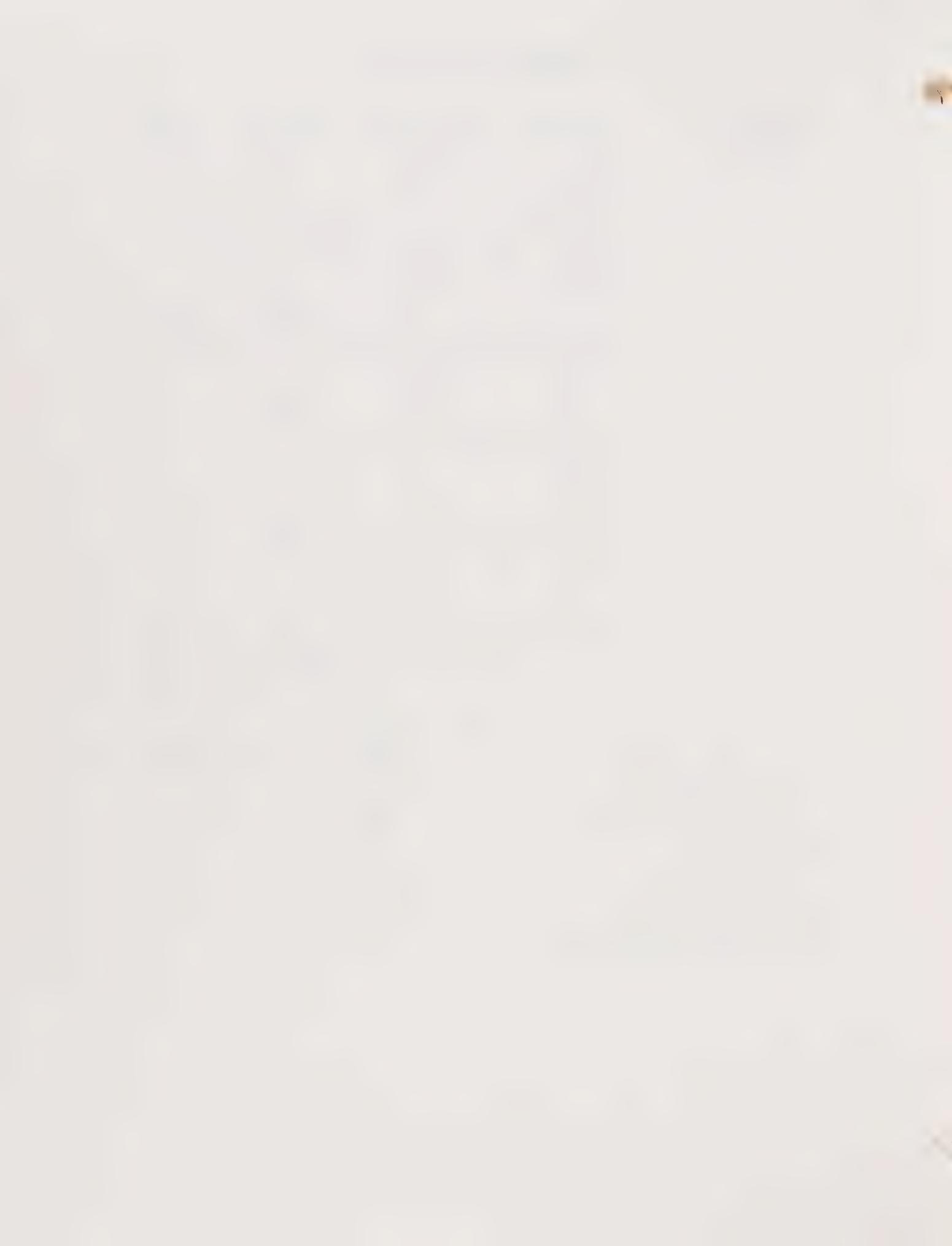
<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	229		
	A 2	5		
	A 3	1	235	
	B 1	712		
	B 2	52		
	B 3	8	772	1,007
Substandard:				
	C 1	39		
	C 2	19		
	C 3	1	59	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	1		
	E 2	82		
	E 3	-	83	142
	<u>TOTAL UNITS: 1,149</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,007	87.6%
Total Substandard Units:	142	12.4%
Vacant Units:	82	7.1%
Garage Coverings:	9	.8%
Units Under Construction:	0	-

CENSUS TRACT NO. 5520

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	160		
	A 2	9		
	A 3	-	169	
	B 1	873		
	B 2	150		
	B 3	10	1,033	1,202
Substandard:				
	C 1	126		
	C 2	61		
	C 3	16	203	
	D 1	-		
	D 2	10		
	D 3	4	14	
	E 1	1		
	E 2	5		
	E 3	1	7	224
	<u>TOTAL UNITS: 1,426</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,202	84.3%
Total Substandard Units:	224	15.7%
Vacant Units:	3	.2%
Garage Coverations:	9	.6%
Units Under Construction:	0	-

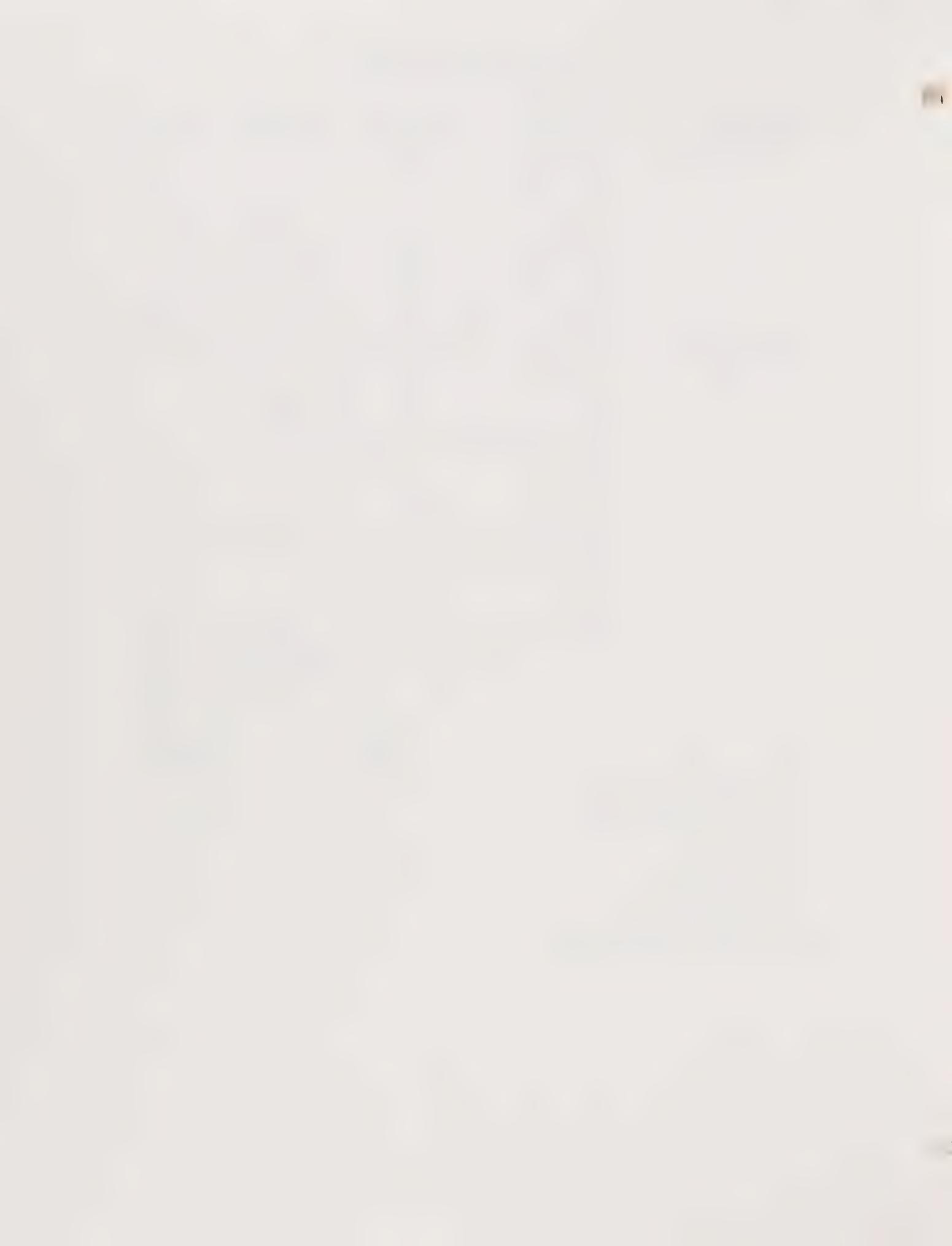


CENSUS TRACT NO. 5521

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	120		
	A 2	4		
	A 3	-	124	
	B 1	908		
	B 2	96		
	B 3	8	1,012	1,136
Substandard:				
	C 1	80		
	C 2	33		
	C 3	7	120	
	D 1	1		
	D 2	4		
	D 3	1	6	
	E 1	-		
	E 2	1		
	E 3	-	1	127

TOTAL UNITS: 1,263

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,136	89.9%
Total Substandard Units:	127	10.1%
Vacant Units:	1	-
Garage Coverns:	41	3.2%
Units Under Construction:	1	-



CENSUS TRACT NO. 5522

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	41		
	A 2	-		
	A 3	-	41	
	B 1	354		
	B 2	49		
	B 3	2	405	446
Substandard:				
	C 1	166		
	C 2	50		
	C 3	3	219	
	D 1	23		
	D 2	27		
	D 3	2	52	
	E 1	4		
	E 2	5		
	E 3	4	13	284
	<u>TOTAL UNITS:</u>			
	<u>730</u>			

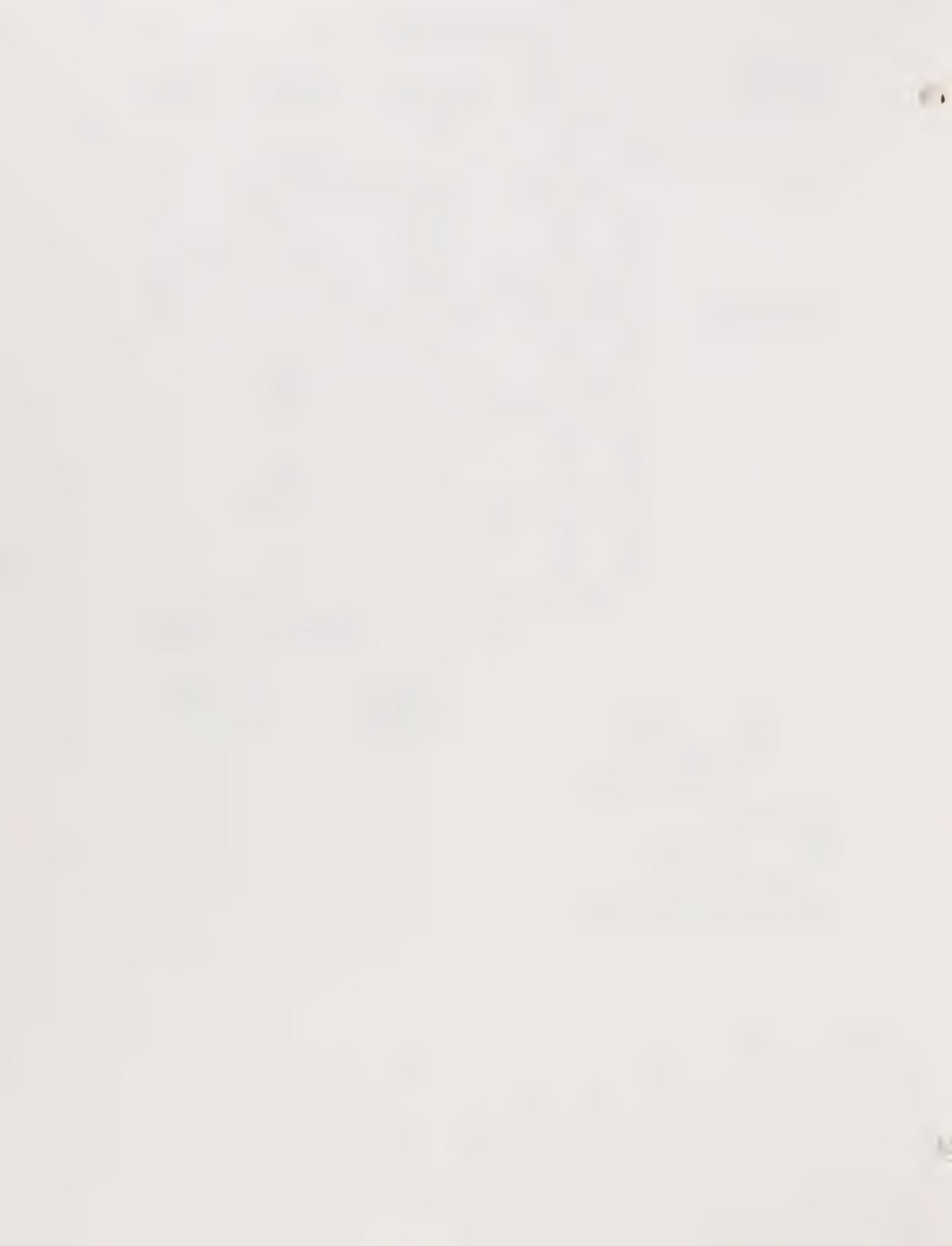
	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	446	61.1%
Total Substandard Units:	284	38.9%
Vacant Units:	1	.1%
Garage Coverions:	12	1.6%
Units Under Construction:	3	.4%

CENSUS TRACT NO. 5523

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:	A 1	375		
	A 2	9		
	A 3	-	384	
	B 1	702		
	B 2	94		
	B 3	10	806	1,190
Substandard:	C 1	50		
	C 2	31		
	C 3	8	89	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	-		
	E 2	-		
	E 3	-	0	89

TOTAL UNITS: 1,279

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,190	92.6%
Total Substandard Units:	89	7.4%
Vacant Units:	2	.2%
Garage Coverions:	27	2.3%
Units Under Construction:	0	-



CENSUS TRACT NO. 5524

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	33		
	A 2	-		
	A 3	-	33	
	B 1	303		
	B 2	44		
	B 3	11	358	391
Substandard:				
	C 1	89		
	C 2	70		
	C 3	14	173	
	D 1	5		
	D 2	29		
	D 3	4	38	
	E 1	-		
	E 2	15		
	E 3	5	20	231

TOTAL UNITS: 622

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	391	62.9%
Total Substandard Units:	231	37.1%
Vacant Units:	3	.5%
Garage Covernsions:	28	4.5%
Units Under Construction:	0	-

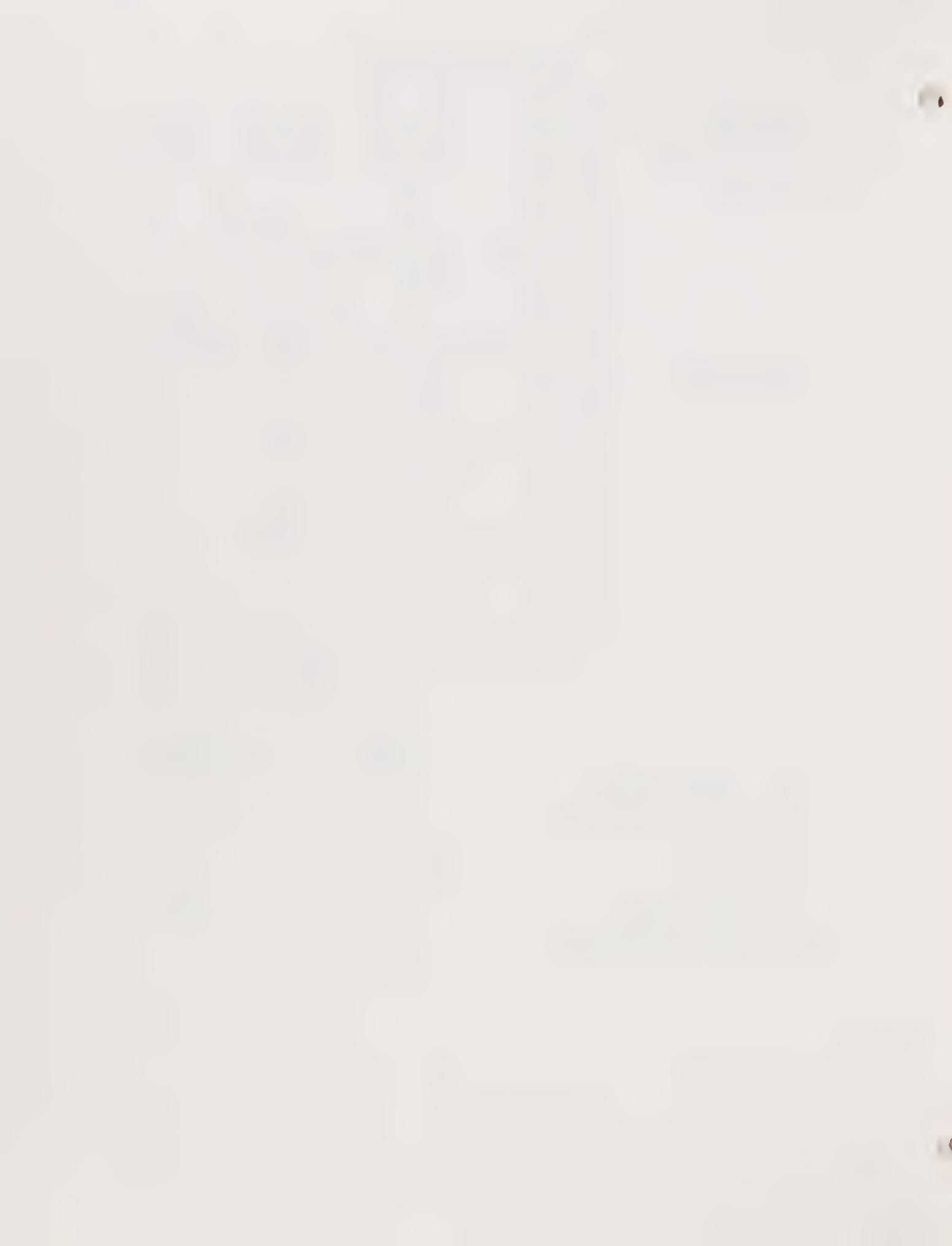


CENSUS TRACT NO. 5526

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	341		
	A 2	12		
	A 3	1	354	
	B 1	725		
	B 2	185		
	B 3	7	917	1,271
Substandard:				
	C 1	320		
	C 2	251		
	C 3	53	624	
	D 1	16		
	D 2	41		
	D 3	15	72	
	E 1	1		
	E 2	2		
	E 3	-	3	699

TOTAL UNITS: 1,970

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,271	64.5%
Total Substandard Units:	699	35.5%
Vacant Units:	8	.4%
Garage Coverions:	96	4.8%
Units Under Construction:	1	-

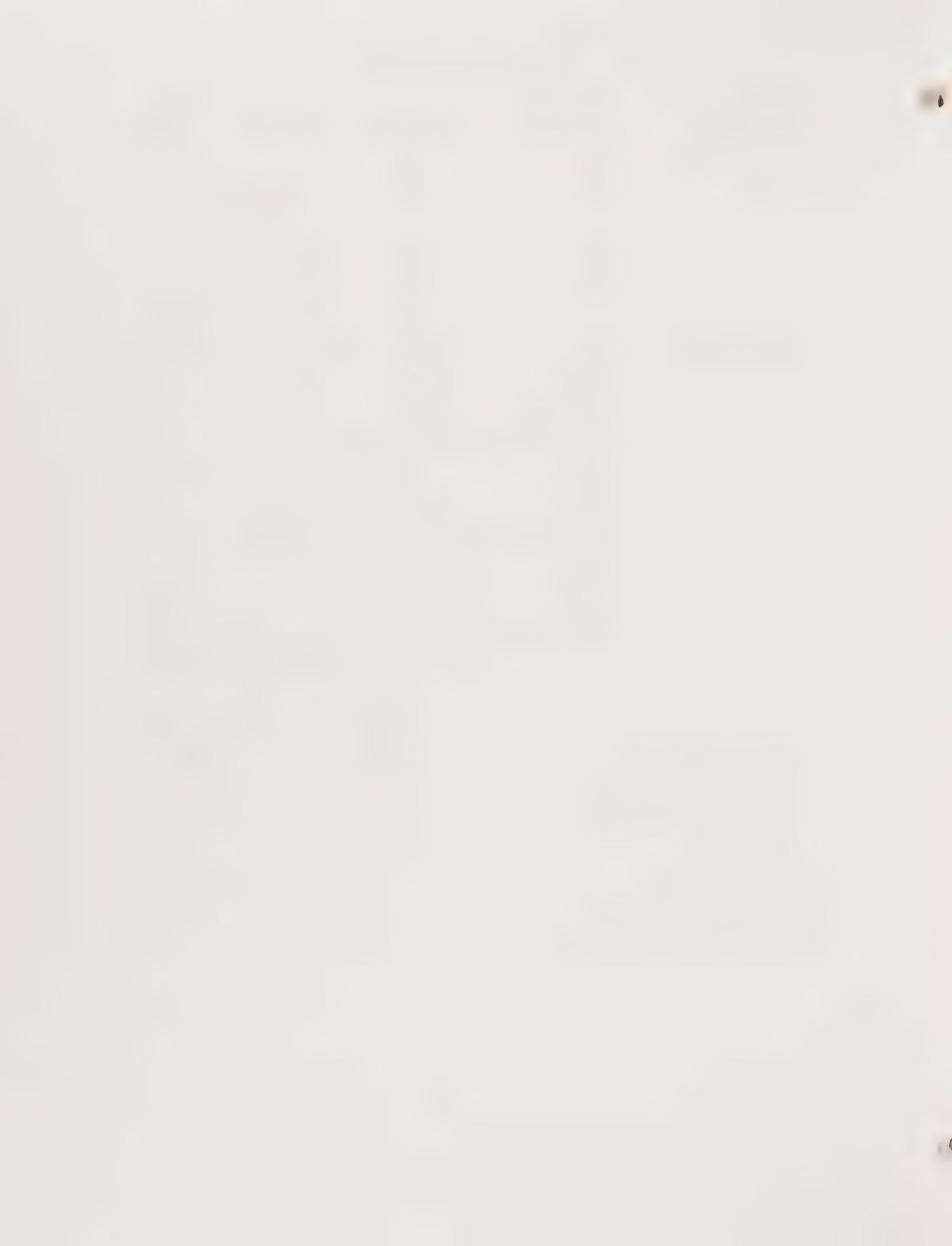


CENSUS TRACT NO. 5527

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	54		
	A 2	2		
	A 3	-	56	
	B 1	984		
	B 2	152		
	B 3	6	1,142	1,198
Substandard:				
	C 1	229		
	C 2	92		
	C 3	13	334	
	D 1	7		
	D 2	6		
	D 3	1	14	
	E 1	4		
	E 2	-		
	E 3	-	4	352

TOTAL UNITS: 1,550

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,198	77.3%
Total Substandard Units:	352	22.7%
Vacant Units:	2	.1%
Garage Coverns:	72	4.6%
Units Under Construction:	1	-



CENSUS TRACT NO. 5528

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	119		
	A 2	3		
	A 3	-	122	
	B 1	770		
	B 2	122		
	B 3	9	901	1,023
Substandard:				
	C 1	116		
	C 2	61		
	C 3	4	181	
	D 1	6		
	D 2	9		
	D 3	3	18	
	E 1	-		
	E 2	5		
	E 3	2	7	206
	<u>TOTAL UNITS: 1,229</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,023	83.2%
Total Substandard Units:	206	16.8%
Vacant Units:	3	.2%
Garage Coverions:	34	2.8%
Units Under Construction:	1	-

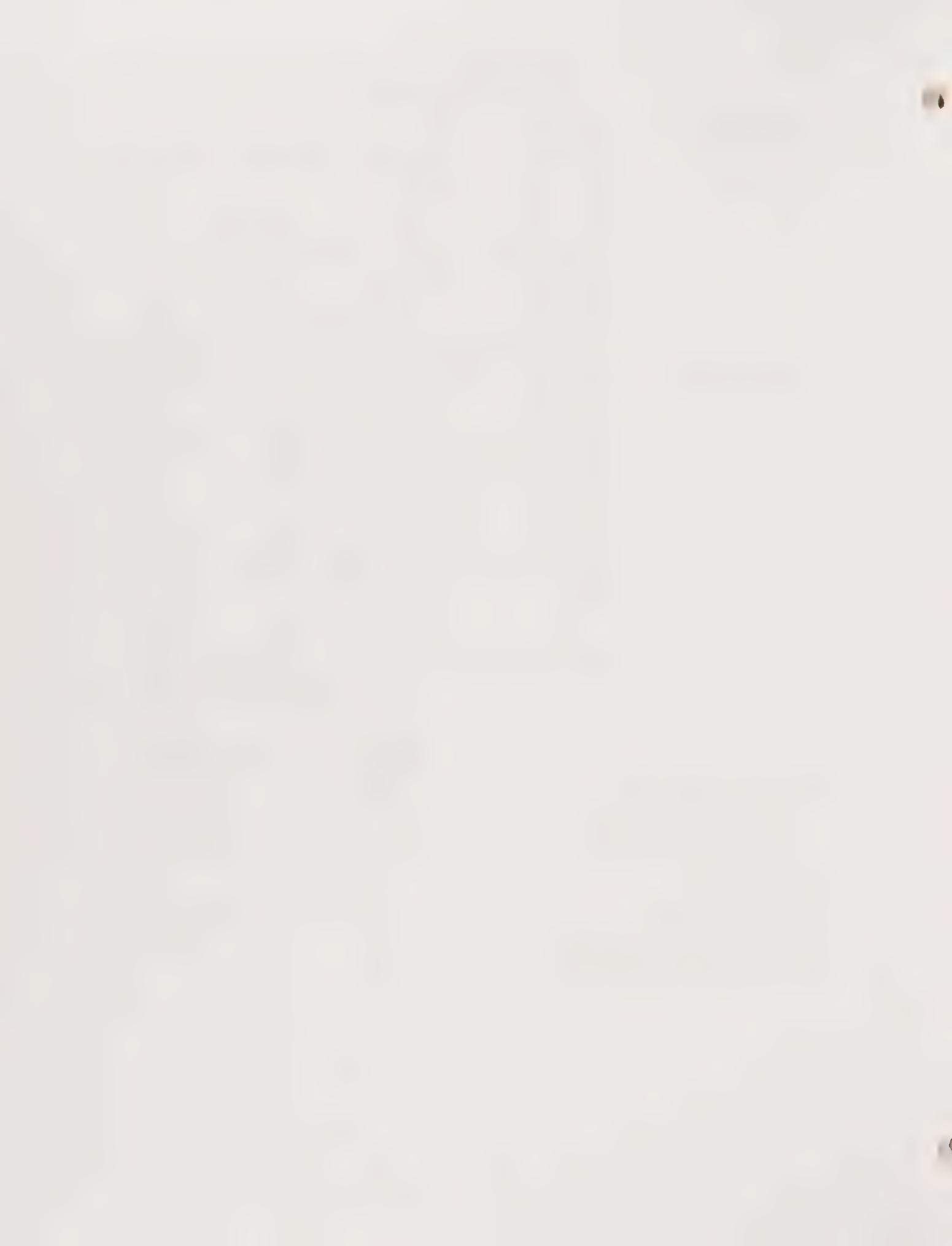


CENSUS TRACT NO. 5529

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	171		
	A 2	10		
	A 3	-	181	
	B 1	844		
	B 2	94		
	B 3	8	946	1,127
Substandard:				
	C 1	95		
	C 2	53		
	C 3	9	157	
	D 1	1		
	D 2	8		
	D 3	1	10	
	E 1	-		
	E 2	-		
	E 3	-	0	167

TOTAL UNITS: 1,294

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,127	87.1%
Total Substandard Units:	167	12.9%
Vacant Units:	1	-
Garage Coverations:	23	1.8%
Units Under Construction:	0	-

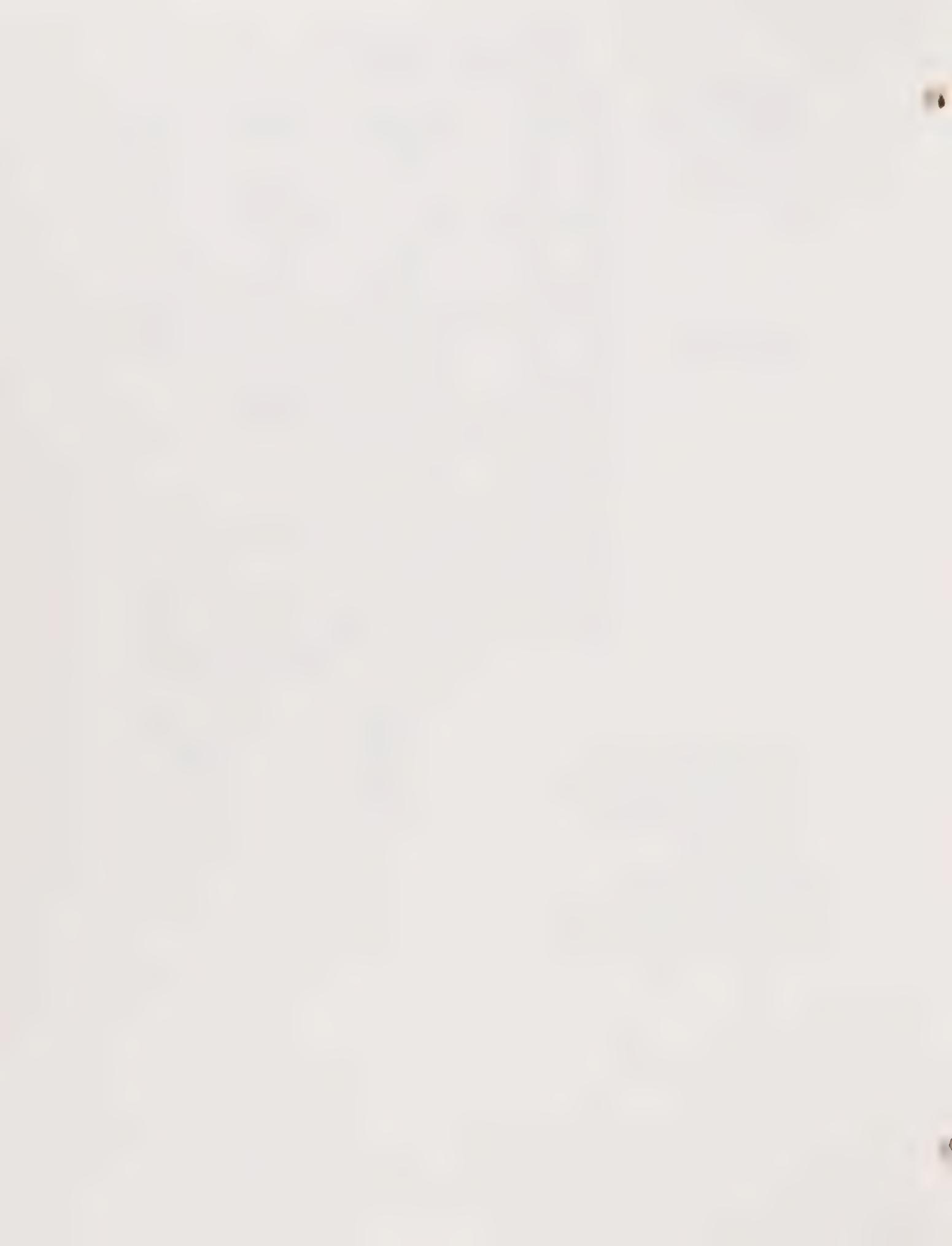


CENSUS TRACT NO. 5530

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	121		
	A 2	8		
	A 3	-	129	
	B 1	725		
	B 2	164		
	B 3	18	907	1,036
Substandard:				
	C 1	101		
	C 2	68		
	C 3	12	181	
	D 1	1		
	D 2	1		
	D 3	-	2	
	E 1	-		
	E 2	16		
	E 3	-	16	199

TOTAL UNITS: 1,235

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	1,036	83.9%
Total Substandard Units:	199	16.1%
Vacant Units:	20	1.6%
Garage Coverings:	20	1.6%
Units Under Construction:	0	-

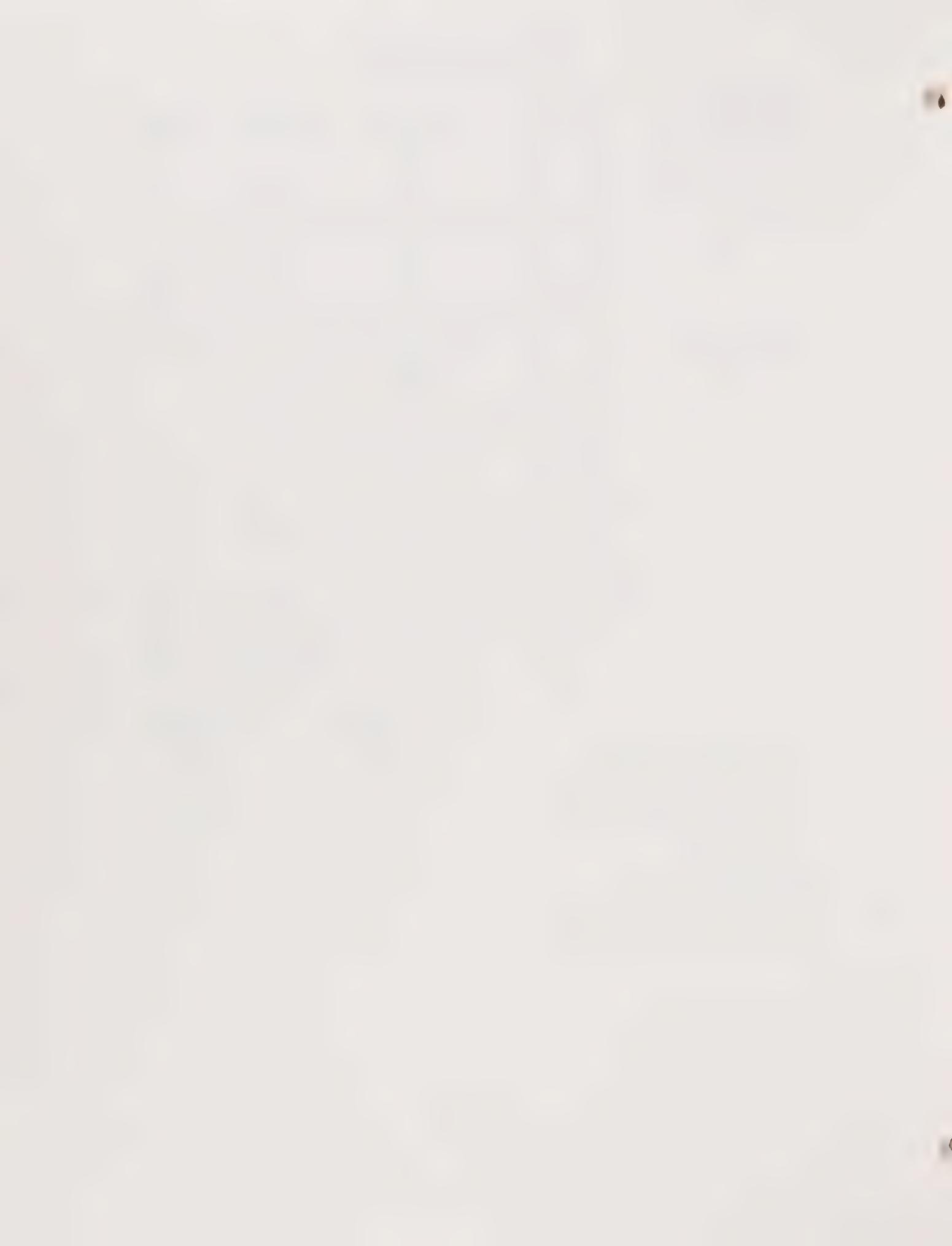


CENSUS TRACT NO. 5546

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	281		
	A 2	6		
	A 3	-	287	
	B 1	351		
	B 2	35		
	B 3	3	389	676
Substandard:				
	C 1	25		
	C 2	18		
	C 3	2	45	
	D 1	-		
	D 2	-		
	D 3	-	0	
	E 1	-		
	E 2	-		
	E 3	-	0	45

TOTAL UNITS: 721

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	676	93.8%
Total Substandard Units:	45	6.2%
Vacant Units:	0	-
Garage Coverns:	3	.4%
Units Under Construction:	0	-



CENSUS TRACT NO. 5547

<u>Condition</u>	<u>Unit/Yard</u>	<u>No. Units</u>	<u>Subtotal</u>	<u>Total</u>
Standard:				
	A 1	93		
	A 2	3		
	A 3	-	96	
	B 1	419		
	B 2	70		
	B 3	8	497	593
Substandard:				
	C 1	184		
	C 2	102		
	C 3	26	312	
	D 1	14		
	D 2	26		
	D 3	14	54	
	E 1	-		
	E 2	4		
	E 3	2	6	371
	TOTAL UNITS: <u>965</u>			

	<u>Number</u>	<u>% of Total</u>
Total Standard Units:	593	61.4%
Total Substandard Units:	372	38.6%
Vacant Units:	1	.1%
Garage Coverns:	18	1.9%
Units Under Construction:	1	-1%

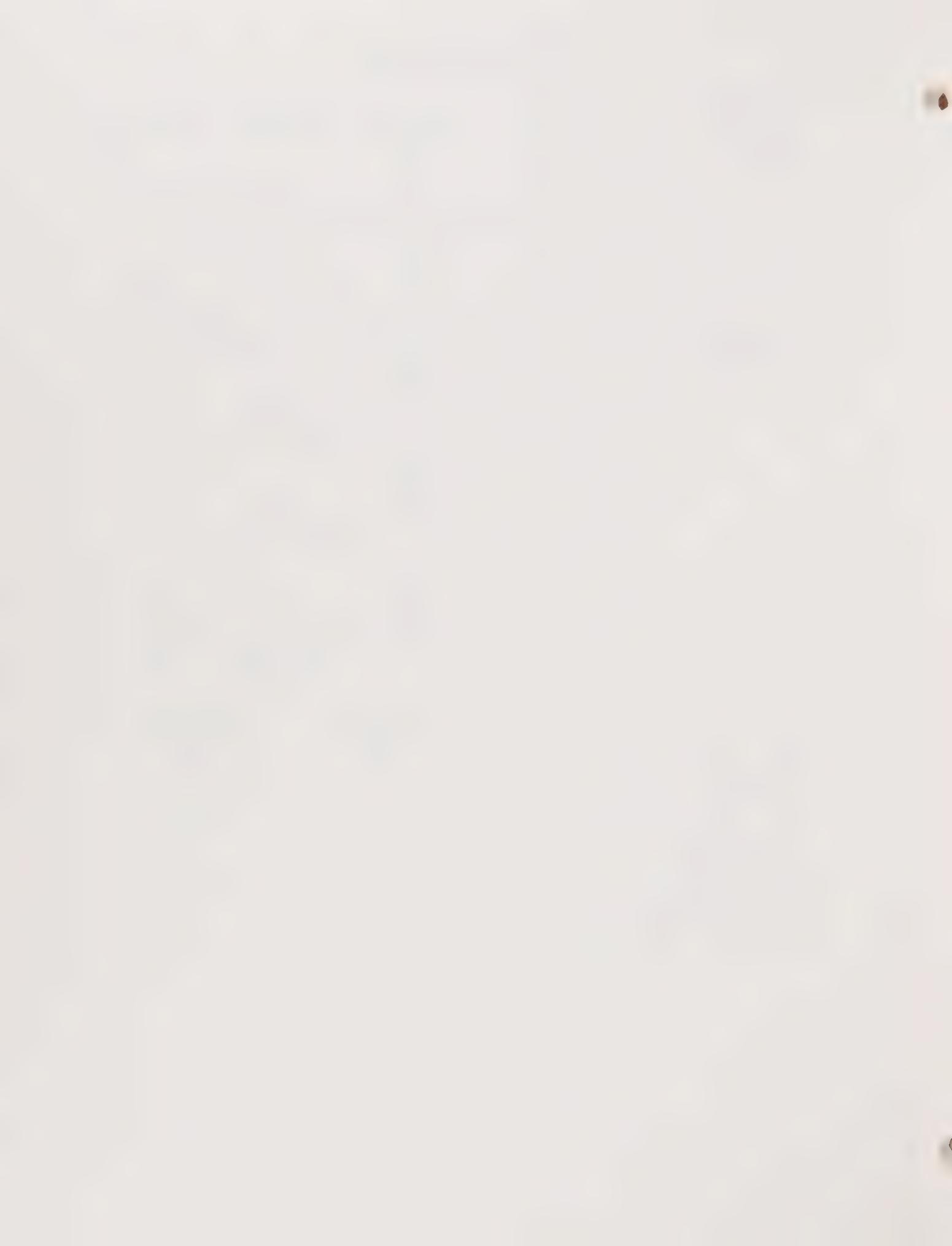


EXHIBIT V

STRUCTURAL AND YARD CONDITION SUMMARY CENSUS TRACTSCENSUS TRACT NO. 5028

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	8	44	0	0	0	52
2	2	10	0	0	0	12
3	0	1	0	0	0	1
TOTAL	10	55	0	0	0	65 = Total Units 0 = % Units Substandard

CENSUS TRACT NO. 5041.02

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	83	0	0	0	0	83
2	0	0	0	0	0	0
3	0	0	0	0	0	0
TOTAL	83	0	0	0	0	83 = Total Units 0 = % Units Substandard

CENSUS TRACT NO. 5500

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0 = Total Units 0 = % Units Substandard

CENSUS TRACT NO. 5501

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	345	1,067	17	0	0	1,429
2	41	269	28	0	0	338
3	4	25	7	0	0	36
TOTAL	390	1,361	52	0	0	1,803 = Total Units
						2.9% = % Units Substandard

CENSUS TRACT NO. 5502

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	338	1,036	17	0	0	1,391
2	25	123	15	0	0	163
3	0	32	11	0	0	43
TOTAL	363	1,191	43	0	0	1,597 = Total Units
						2.7% = % Units Substandard

CENSUS TRACT NO. 5503

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	363	935	23	1	0	1,327
2	27	187	51	5	0	270
3	0	24	7	3	1	35
TOTAL	390	1,146	86	9	1	1,632 = Total Units
						5.9% = % Units Substandard

CENSUS TRACT NO. 5519

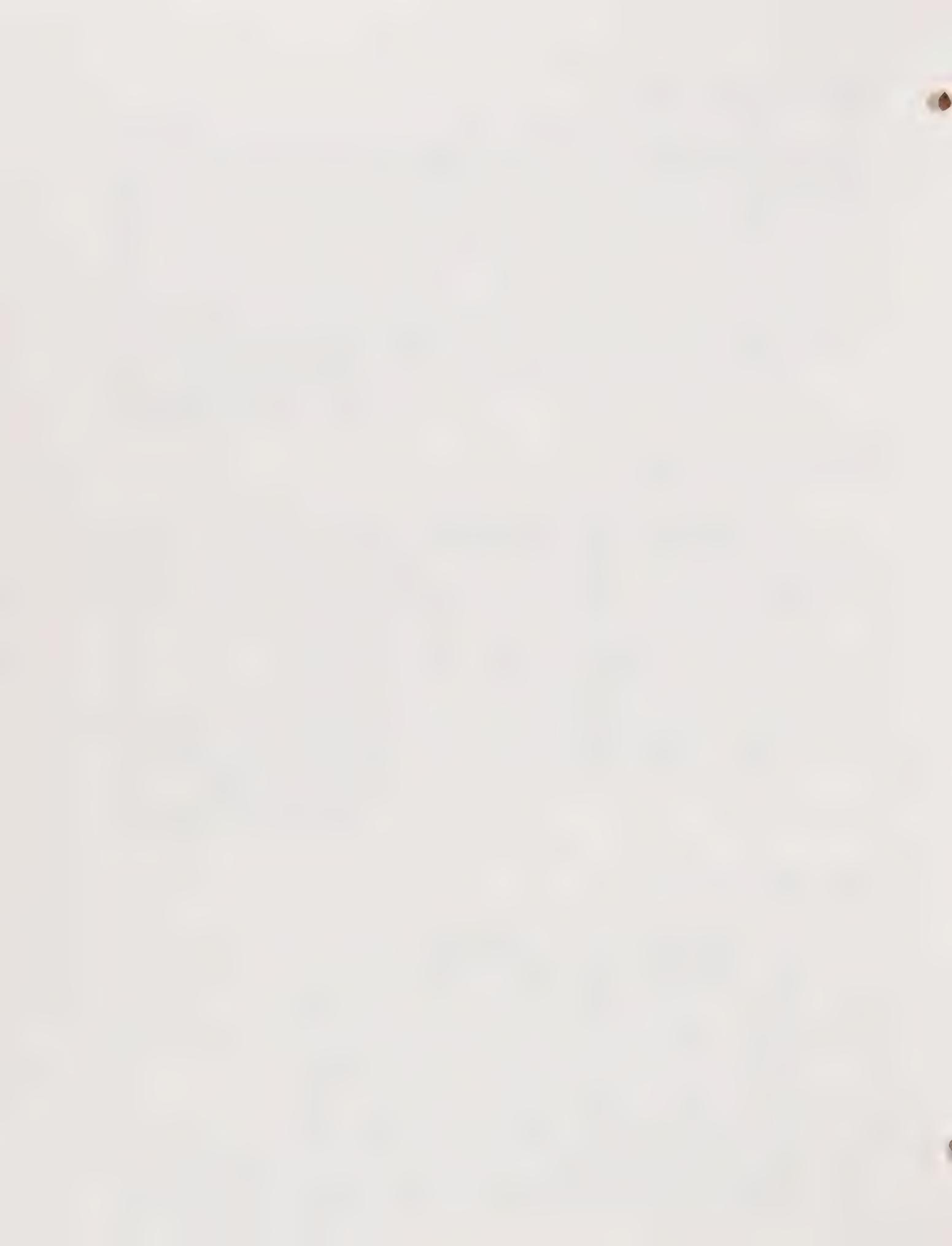
Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	229	712	39	0	1	981
2	5	52	19	0	82	158
3	1	8	1	0	0	10
TOTAL	235	772	59	0	83	1,149 = Total Units 12.4% = % Units Substandard

CENSUS TRACT NO. 5520

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	160	873	126	0	1	1,160
2	9	150	61	10	5	235
3	0	10	16	4	1	31
TOTAL	169	1,033	203	14	7	1,426 = Total Units 15.7% = % Units Substandard

CENSUS TRACT NO. 5521

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	120	908	80	1	0	1,109
2	4	96	33	4	1	138
3	0	8	7	1	0	16
TOTAL	124	1,012	120	6	1	1,263 = Total Units 10.1% = % Units Substandard



CENSUS TRACT NO. 5522

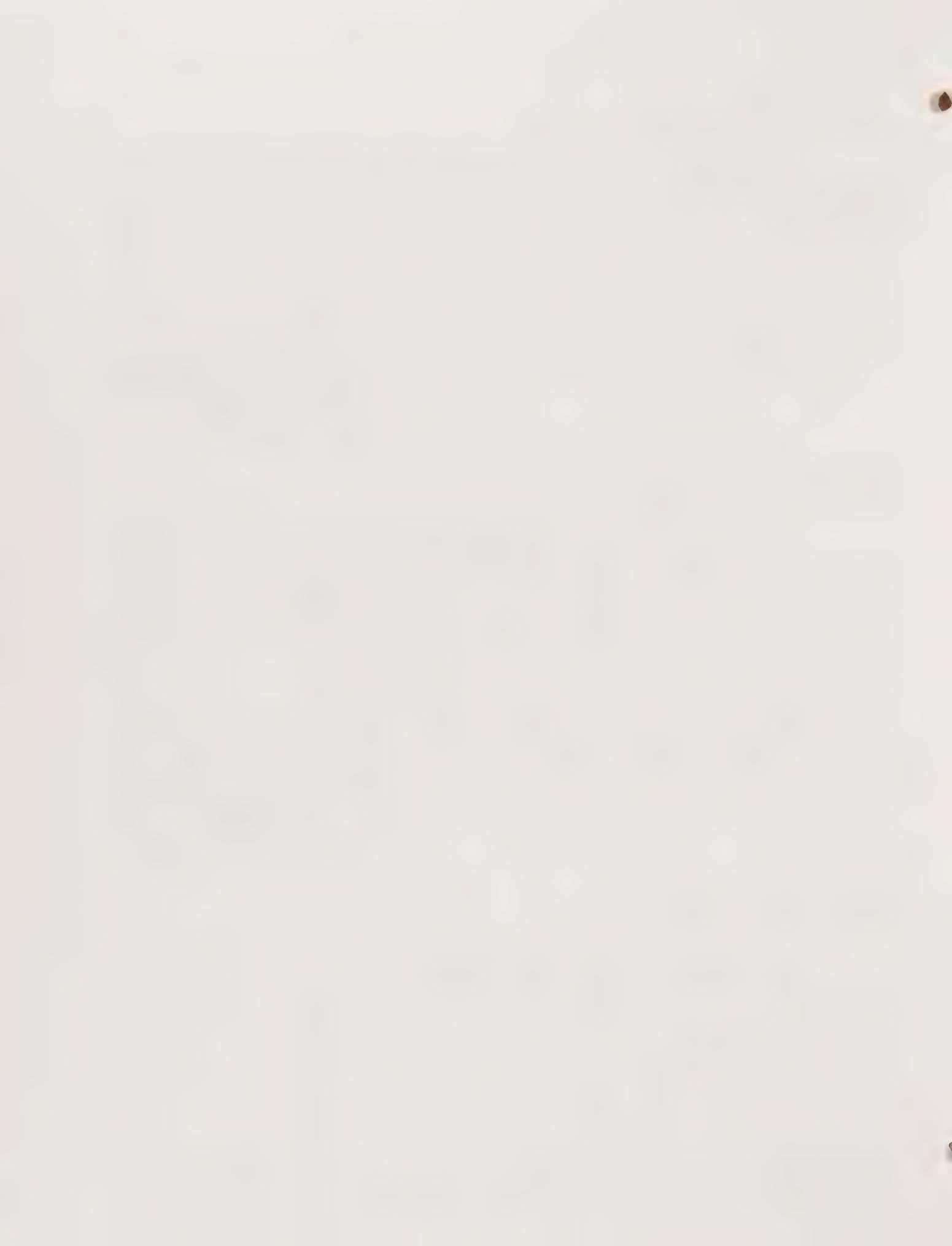
Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	41	354	166	23	4	588
2	0	49	50	27	5	131
3	0	2	3	2	4	11
TOTAL	41	405	219	52	13	730 = Total Units
						38.9% = % Units Substandard

CENSUS TRACT NO. 5523

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	294	702	50	0	0	1,046
2	7	94	31	0	0	132
3	0	10	8	0	0	18
TOTAL	301	806	89	0	0	1,196 = Total Units
						7.4% = % Units Substandard

CENSUS TRACT NO. 5524

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	33	303	81	5	0	430
2	0	44	70	29	15	158
3	0	11	14	4	5	34
TOTAL	33	358	173	38	20	622 = Total Units
						37.1% = % Units Substandard



CENSUS TRACT NO. 5526

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	341	725	320	16	1	1,403
2	12	185	251	41	2	491
3	1	7	53	15	0	76
TOTAL	354	917	624	72	3	1,970 = Total Units
						35.5% = % Units Substandard

CENSUS TRACT NO. 5527

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	54	984	229	7	4	1,278
2	2	152	92	6	0	252
3	0	6	13	1	0	20
TOTAL	56	1,142	334	14	4	1,550 = Total Units
						22.7% = % Units Substandard

CENSUS TRACT NO. 5528

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	119	770	116	6	0	1,011
2	3	122	61	9	5	200
3	0	9	4	3	2	18
TOTAL	122	901	181	18	7	1,229 = Total Units
						16.8% = % Units Substandard

CENSUS TRACT NO. 5529

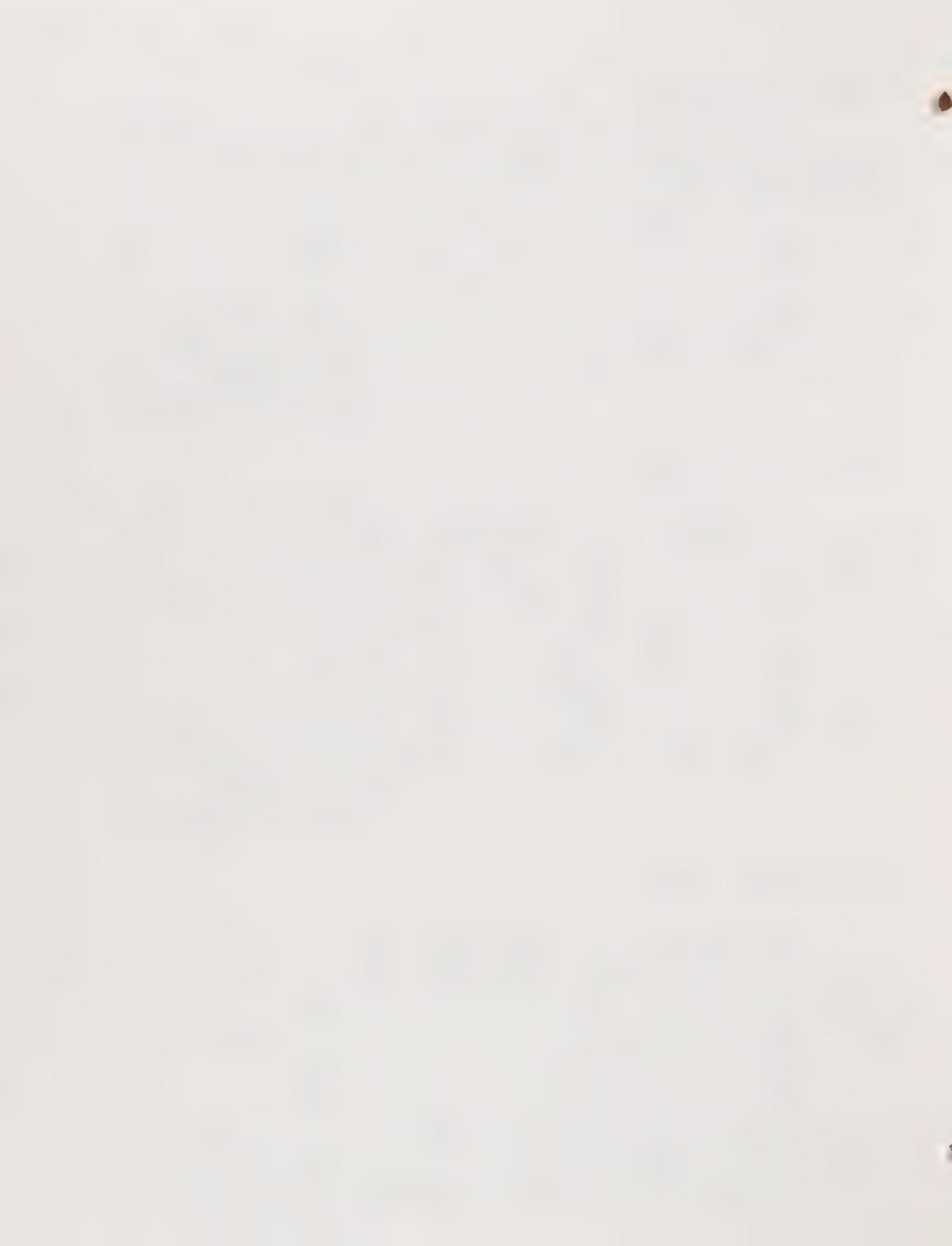
Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	171	844	95	1	0	1,111
2	10	94	53	8	0	165
3	0	8	9	1	0	18
TOTAL	181	946	157	10	0	1,294 = Total Units
						12.9% = % Units Substandard

CENSUS TRACT NO. 5530

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	121	725	101	1	0	948
2	8	164	68	1	16	257
3	0	18	12	0	0	30
TOTAL	129	907	181	2	16	1,235 = Total Units
						16.1% = % Units Substandard

CENSUS TRACT NO. 5546

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	281	351	25	0	0	657
2	6	35	18	0	0	59
3	0	3	2	0	0	5
TOTAL	287	389	45	0	0	721 = Total Units
						6.2% = % Units Substandard



CENSUS TRACT NO. 5547

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1	93	419	184	14	0	710
2	3	70	102	26	4	205
3	0	8	26	14	2	50
TOTAL	96	497	312	54	6	965 = Total Units
						38.6% = % Units Substandard

CENSUS TRACT NO.

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1						
2						
3						
TOTAL						= Total Units
						= % Units Substandard

CENSUS TRACT NO.

Yard	STANDARD		SUBSTANDARD			Total
	A	B	C	D	E	
1						
2						
3						
TOTAL						= Total Units
						= % Units Substandard

APPENDIX B
REGIONAL HOUSING ALLOCATION MODEL
1983

SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS
REGIONAL HOUSING ALLOCATION MODEL

PAGE 1 OF 3

RHAM TABLE FOR: NORWALK
COUNTY: LOS ANGELES

DATA CURRENT AS OF: 03/21/83
REPORT WRITTEN: 04/05/83

RHAM SUMMARY TABLE

PART I CURRENT NEEDS AND GENERAL INFORMATION (01/01/83)

(1) TOTAL HOUSEHOLDS	25,376
(2) TOTAL HOUSING UNITS	26,000
(3) UNOCCUPIED UNITS (LINE 2 - LINE 1)	624

	4,168	TOTAL		OWNERS		RENTERS	
		VERY LOW	LOW	VERY LOW	LOW	VERY LOW	LOW
(4) HOUSEHOLDS IN NEED (LOWER INCOME HOUSEHOLDS PAYING OVER 30% OF INCOME FOR HOUSING, FROM 1980 CENSUS)	4,168	2,557	1,610	789	544	1,768	1,066

PART II FUTURE NEEDS (01/01/83 TO 01/01/88)

	TOTAL	VERY LOW (0%-50%)	LOW (50%+-80%)	MODERATE (80%+-120%)	UPPER (OVER 120%)
(1) 1988 HOUSEHOLDS (PER SCAG-82)	25,963				
(2) 1983 HOUSEHOLDS	25,376				
(3) 5-YEAR GROWTH IN HOUSEHOLDS (LINE 1 - LINE 2)	587				
(4) 1988 MARKET VACANCY GOAL (FROM APPENDIX TABLE I)	796				
(5) 1983 MARKET VACANCIES	408				
(6) VACANCY SURPLUS OR DEFICIT (LINE 4 - LINE 5)	387				
(7) 1983-88 EXPECTED UNITS LOST FROM STOCK	68				
(8) FUTURE HOUSING UNIT NEEDS, FOR ALL INCOME GROUPS, ADJUSTED TO AVOID IMPACTION, FROM APPENDIX TABLE III (LINES 3+6+7+8)	1,043 (100.00%)	164 (15.76%)	199 (19.12%)	223 (21.40%)	456 (43.71%)
(9) SPECIAL INCOME GROUP NEED FOR HIGH COST AREAS (NUMBER OF HOUSEHOLDS WITH ANNUAL INCOMES OVER \$23,360 (120% OF MEDIAN FOR JURISDICTION), BUT BELOW \$22,799 NEEDED TO PURCHASE MEDIAN-PRICED HOME AT \$66,500.)	0				

	OWNER %	RENTER %	S.F. %	M.F. %
(10) TENURE AND BUILDING TYPE SPLITS OF 1988 HOUSING STOCK	62.59	37.41	78.13	21.87
(11) FARMER HOUSEHOLDS ELIGIBLE FOR ASSISTANCE (FROM APPENDIX TABLE II)	58			

SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS
REGIONAL HOUSING ALLOCATION MODEL

PAGE 2 OF 3

RHAM TABLE FOR: NORWALK
COUNTY: LOS ANGELES

DATA CURRENT AS OF: 03/21/83
REPORT WRITTEN: 04/05/83

APPENDIX TABLE I
VACANCIES AND VACANCY RATES

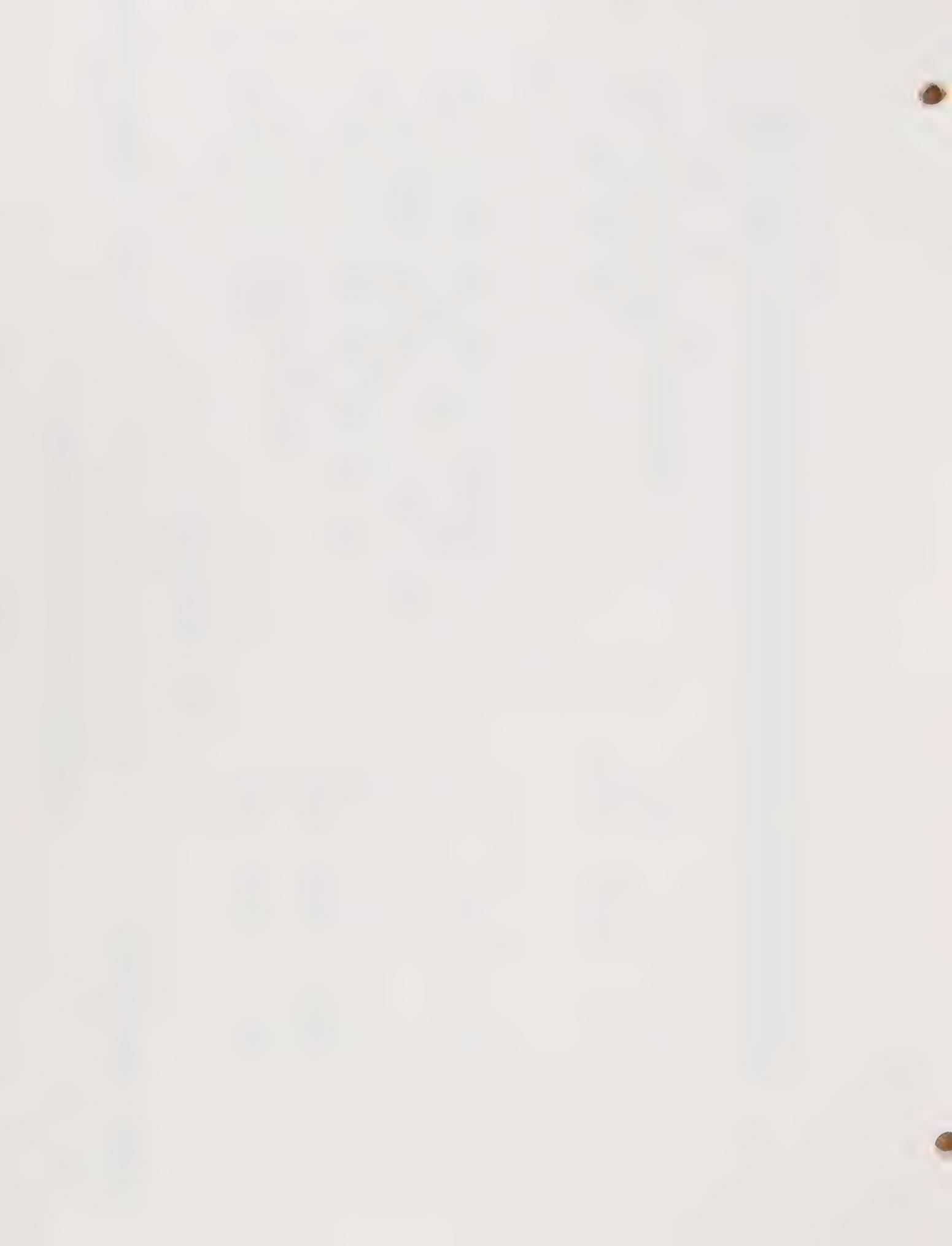
PART I: 1988 MARKET VACANCIES

	OWNERS	RENTERS	TOTAL
(1) TOTAL 1980 HOUSEHOLDS (1980 CENSUS)	17,149 (68.0%)	8,053 (32.0%)	25,202 (100.0%)
(2) UNITS MOVED-INTO PREVIOUS YEAR (1-79 TO 3-80)	1,781	3,650	5,411
(3) ANNUAL MOVE-IN RATE (LINE 2 / LINE 1)	10.27	45.32	21.47
(4) "IDEAL" MOBILITY RATE (MULTIPLY LINE 3 BY 2/15 (.13333) TO ALLOW FOR MOBILITY)	1.37	6.04	2.86
(5) 1988 HOUSEHOLDS (FROM RHAM SUMMARY TABLE, PART II, LINE 1)	16,539	9,424	25,963
(6) IDEAL VACANCY GOAL (LINE 5 / (100 - LINE 4)) (ENTER TOTAL ON RHAM SUMMARY TABLE, PART II, LINE 4)	226	570	796

PART II: 1983 MARKET VACANCIES

(1) 1983 HOUSING STOCK	16,977	8,766	25,744
(2) 1983 MARKET VACANCY RATE	0.78	3.15	1.59
(3) 1983 MARKET VACANCIES (LINE 1 X LINE 2) ENTER TOTAL ON RHAM SUMMARY TABLE, PART II, LINE 5	132	276	408

NOTE: FOR THE YEAR 1988, THE TOTAL HOUSING UNITS COMPUTED FROM THE RHAM MAY DIFFER FROM THOSE COMPUTED FROM THE SCAG-82 GROWTH FORECAST. DUE TO THE INCLUSION IN THE SCAG-82 TOTALS OF UNITS THAT ARE VACANT, BUT NOT FOR SALE OR RENT. ACCORDING TO THE CENSUS OF POPULATION AND HOUSING, 264 UNITS WERE LISTED AS VACANT, NOT AVAILABLE FOR SALE OR RENT IN 1980. THIS MODEL ASSUMES THAT VACANT AND UNAVAILABLE UNITS WILL REMAIN AS PART OF THE HOUSING STOCK, BUT NEED NOT BE PART OF FUTURE HOUSING NEEDS.



SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS
REGIONAL HOUSING ALLOCATION MODEL

PAGE 3 OF 3

RHAM TABLE FOR: NORWALK
COUNTY: LOS ANGELES

DATA CURRENT AS OF: 03/21/83
REPORT WRITTEN: 04/05/83

APPENDIX TABLE II
FARMWORKER HOUSING NEEDS

	TOTAL	VERY LOW	LOW
(1) FARM, FISHING, FORESTRY WORKERS, 1980 CENSUS COUNTY TOTAL	38,002		
(2) FARM, FISHING, FORESTRY WORKERS, 1980 CENSUS JURISDICTION TOTAL	349		
(3) JURISDICTION PERCENTAGE OF COUNTY TOTAL (LINE 1 / LINE 2)	0.92		
(4) ESTIMATED FARMWORKER HOUSEHOLDS IN COUNTY (FROM EDD)	6984		
(5) ESTIMATED FARMWORKER HOUSEHOLDS IN JURISDICTION (MULTIPLY LINE 3 BY LINE 4)	64		
(6) PERCENTAGE OF LOW AND VERY LOW INCOME FARMWORKER HOUSEHOLDS	90.00	55.00	35.00
(7) TOTAL FARMWORKER HOUSEHOLDS ELIGIBLE FOR ASSISTANCE (MULTIPLY LINE 5 BY LINE 6 AND ENTER TOTAL ON RHAM SUMMARY TABLE, PART II, LINE 11)	58	35	22

APPENDIX TABLE III
IMPACTION AVOIDANCE FACTOR

	VERY LOW (%)	LOW (%)	MODERATE (%)	UPPER (%)	TOTAL (%)
(1) TOTAL FUTURE HOUSING NEEDS (FROM RHAM SUMMARY TABLE, LINE 8, TOTAL)					1,043
(2) REGIONAL INCOME DISTRIBUTION (FROM 1980 CENSUS)	174 (16.7%)	245 (23.5%)	197 (18.9%)	426 (40.9%)	1,043 (100.0%)
(3) LOCAL INCOME DISTRIBUTION (FROM 1980 CENSUS)	161 (15.5%)	184 (17.7%)	232 (22.2%)	466 (44.7%)	1,043 (100.0%)
(4) AVOIDANCE OF IMPACTION (100% EFFORT) (LINE 2 - LINE 3)	13	61	-34	-40	-0
(5) MULTIPLY BY .25 (POLICY ADOPTED -- REASONABLE EFFORT TO AVOID IMPACTION)	3	15	-9	-10	-0
(6) REVISED LOCAL DISTRIBUTION TO AVOID IMPACTION (LINE 5 + LINE 3) (ENTER ON RHAM SUMMARY TABLE, LINE 8)	164 (15.8%)	199 (19.1%)	223 (21.4%)	456 (43.7%)	1,043 (100.0%)

CITY OF NORWALK
LOW COST HOME IMPROVEMENT PROGRAMS
I. DEFERRED LOAN PROGRAM

THE DEFERRED LOAN PROGRAM IS AVAILABLE ON A CITY-WIDE BASIS TO LOW INCOME FAMILIES WHO NEED IMPROVEMENT IN ORDER TO PROVIDE A DECENT, SAFE AND SANITARY HOME, YET MAY LACK THE FINANCIAL ABILITY TO ASSUME ANOTHER MONTHLY PAYMENT.

1. THE LOANS ARE PROVIDED INTEREST FREE
2. NO MONTHLY LOAN PAYMENTS ARE REQUIRED.
3. THE MINIMUM LOAN IS \$1,000. THE MAXIMUM LOAN IS \$17,500. IN SPECIAL CASES, LOANS UP TO \$25,000 MAY BE MADE WHEN A ROOM ADDITION IS NEEDED TO ALLEVIATE AN OVERCROWDED CONDITION.
4. THE LOAN MUST BE REPAYED WHEN THE PROPERTY IS SOLD OR TITLE IS TRANSFERRED.
5. TO QUALIFY, FAMILIES MUST OWN THEIR OWN HOME. THE FAMILY'S GROSS ANNUAL INCOME MUST BE UNDER THE LIMITS SHOWN BELOW:

FAMILY INCOME LIMITS

<u>FAMILY SIZE</u>	<u>MAXIMUM INCOME*</u>
1 PERSON FAMILY	\$12,480.00
2 PERSON FAMILY	14,235.00
3 PERSON FAMILY	16,055.00
4 PERSON FAMILY	17,810.00
5 PERSON FAMILY	19,240.00
6 PERSON FAMILY	20,670.00
7 PERSON FAMILY	22,100.00
8 PERSONS OR MORE	23,530.00

IF YOU NEED MORE INFORMATION, CONTACT THE CITY'S COMMUNITY DEVELOPMENT DIVISION AT 929-2677, EXT. 258 OR 259.

APPENDIX C
EXISTING HOUSING PROGRAMS

CITY OF NORWALK
LOW COST HOME IMPROVEMENT PROGRAMS
I. DEFERRED LOAN PROGRAM

THE DEFERRED LOAN PROGRAM IS AVAILABLE ON A CITY-WIDE BASIS TO LOW INCOME FAMILIES WHO NEED IMPROVEMENT IN ORDER TO PROVIDE A DECENT, SAFE AND SANITARY HOME, YET MAY LACK THE FINANCIAL ABILITY TO ASSUME ANOTHER MONTHLY PAYMENT.

1. THE LOANS ARE PROVIDED INTEREST FREE
2. NO MONTHLY LOAN PAYMENTS ARE REQUIRED.
3. THE MINIMUM LOAN IS \$1,000. THE MAXIMUM LOAN IS \$17,500. IN SPECIAL CASES, LOANS UP TO \$25,000 MAY BE MADE WHEN A ROOM ADDITION IS NEEDED TO ALLEVIATE AN OVERCROWDED CONDITION.
4. THE LOAN MUST BE REPAYED WHEN THE PROPERTY IS SOLD OR TITLE IS TRANSFERRED.
5. TO QUALIFY, FAMILIES MUST OWN THEIR OWN HOME. THE FAMILY'S GROSS ANNUAL INCOME MUST BE UNDER THE LIMITS SHOWN BELOW:

FAMILY INCOME LIMITS

<u>FAMILY SIZE</u>	<u>MAXIMUM INCOME*</u>
1 PERSON FAMILY	\$12,480.00
2 PERSON FAMILY	14,235.00
3 PERSON FAMILY	16,055.00
4 PERSON FAMILY	17,810.00
5 PERSON FAMILY	19,240.00
6 PERSON FAMILY	20,670.00
7 PERSON FAMILY	22,100.00
8 PERSONS OR MORE	23,530.00

IF YOU NEED MORE INFORMATION, CONTACT THE CITY'S COMMUNITY DEVELOPMENT DIVISION AT 929-2677, EXT. 258 OR 259.

CITY OF NORWALK
LOW COST HOME IMPROVEMENT PROGRAMS
II. LOW INTEREST LOAN PROGRAM

THE LOW INTEREST LOAN IS A COOPERATIVE EFFORT BETWEEN THE CITY OF NORWALK AND CROCKER NATIONAL BANK PROVIDING HOME IMPROVEMENT LOANS SUBSTANTIALLY BELOW CURRENT BANK INTEREST RATES.

1. THE LOAN INTEREST RATE IS 4% ANNUAL PERCENTAGE RATE (APR)
2. THE MINIMUM LOAN IS \$1,000. THE MAXIMUM LOAN IS \$17,500. IN SPECIAL CASES, LOANS UP TO \$25,000, MAY BE MADE WHEN A ROOM ADDITION IS NEEDED TO ALLEVIATE AN OVERCROWDED CONDITION. MAXIMUMS MAY BE EXCEEDED BY SPECIAL APPROVAL OF THE DIRECTOR.
3. LOANS UP TO 80% OF THE VALUE OF THE PROPERTY MAY BE MADE.
4. LOAN MAY BE EXTENDED UP TO 15 YEARS.
5. THE MINIMUM MONTHLY LOAN PAYMENT ALLOWED IS \$50.00.
6. FAMILIES LIVING WITHIN THE NORWALK CITY LIMITS WHOSE GROSS ANNUAL INCOME IS LESS THAN THOSE SHOWN ON THIS CHART MAY APPLY:

INCOME CEILINGS

<u>FAMILY SIZE</u>	<u>INCOME</u>
1 PERSON FAMILY	\$15,350.00
2 PERSON FAMILY	17,550.00
3 PERSON FAMILY	19,750.00
4 PERSON FAMILY	21,900.00
5 PERSON FAMILY	23,300.00
6 PERSON FAMILY	24,650.00
7 PERSON FAMILY	25,050.00
8 PERSONS OR MORE	27,400.00

7. FAMILIES WHOSE INCOMES ARE OVER THESE LIMITS MAY APPLY IF THEY RESIDE IN THE PRIMARY AREA OF THE NEIGHBORHOOD PRESERVATION AREA (SEE MAP ATTACHED)

IF YOU DESIRE MORE INFORMATION, CONTACT THE CITY'S COMMUNITY DEVELOPMENT DIVISION AT 929-2677, EXTENSION 258 OR 259.

CITY OF NORWALK
LOW COST HOME IMPROVEMENT PROGRAM
III. REBATE PROGRAM

THE REBATE PROGRAM PROVIDES CASH REBATES TO OWNERS WHO MAKE ELIGIBLE IMPROVEMENTS TO THEIR HOMES.

1. REBATES WILL BE PAID TO HOMEOWNERS IN THE NEIGHBORHOOD PRESERVATION AREAS OR ON A CITY-WIDE BASIS TO THOSE WHOSE INCOME IS WITHIN THOSE SHOWN IN THE 30% AND 40% COLUMNS.
2. THE AMOUNT OF THE REBATE DEPENDS ON THE FAMILY SIZE AND GROSS YEARLY INCOME AS SHOWN ON THE FOLLOWING CHART:

AMILY SIZE	40%	30%	20%
PERSON FAMILY	UNDER \$ 9,600.	\$ 9,600.- \$15,350.	OVER - \$15,350.
PERSON FAMILY	" 10,950.	10,950.- 17,550.	" 17,550.
PERSON FAMILY	" 12,350.	12,350.- 19,750.	" 19,750.
PERSON FAMILY	" 13,700.	13,700.- 21,900.	" 21,900.
PERSON FAMILY	" 14,800.	14,800.- 23,300.	" 23,300.
PERSON FAMILY	" 15,900.	15,900.- 24,650.	" 24,650.
PERSON FAMILY	" 17,000.	17,000.- 25,050.	" 25,050.
PERSONS OR MORE	" 18,100.	18,100.- 27,400.	" 27,400.
MAXIMUM REBATE	(\$1,400)	(\$1,000.)	(\$700.)
MINIMUM REBATE	(\$100)	(\$100.)	(\$100.)

EXAMPLE

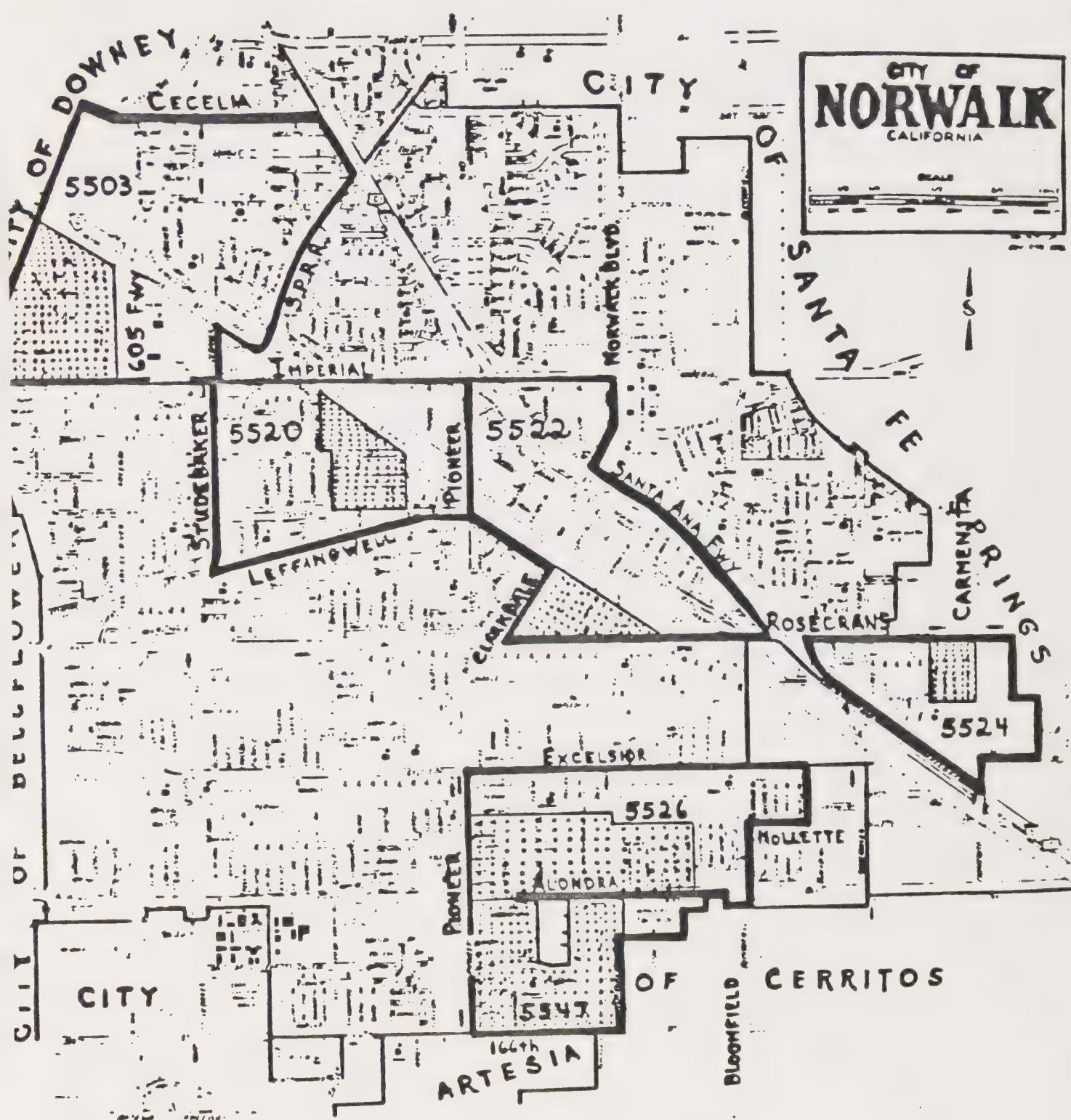
A FAMILY OF 3 EARNING \$13,000. PER YEAR SPENDING \$1,500 ON HOME IMPROVEMENTS..

REBATE IS 30% x \$1,500. = \$450.00

3. OWNERS OF RENTAL PROPERTIES LOCATED WITHIN THE NEIGHBORHOOD PRESERVATION AREAS MAY QUALIFY FOR A 20% REBATE ON ELIGIBLE IMPROVEMENTS.
4. AN APPLICATION MUST BE FILED PRIOR TO MAKING ANY IMPROVEMENTS.
5. NO HOUSEHOLD SHALL BE ELIGIBLE TO PARTICIPATE IN THE HOME IMPROVEMENT REBATE PROGRAM MORE THAN ONCE IN ANY CALANDAR YEAR.



CITY OF NORWALK HOME IMPROVEMENT PROGRAM



NEIGHBORHOOD PRESERVATION
AREAS

- PRIMARY AREA
- SECONDARY AREA

CITY OF NORWALK, CALIFORNIA

CECIL GREEN, MAYOR

MARCEL "ROD" RODRIGUEZ
LOUIS BANAS
MARGARET "PEG" NELSON
ROBERT WHITE

MAYOR PRO TEMPORE
COUNCILMAN
COUNCILWOMAN
COUNCILMAN

RAYMOND GIBBS, CITY ADMINISTRATOR
DICK STRENG, ASSISTANT CITY ADMINISTRATOR

PLANNING COMMISSION

RALPH PONTIUS	CHAIRMAN
LUIGI VERNOLA	VICE-CHAIRMAN
JERRY FROEHLICH	COMMISSIONER
JIM SWEET	COMMISSIONER
HERB WILLIAMS	COMMISSIONER

PLANNING AND DEVELOPMENT DEPARTMENT

DONALD J. ROULY, PLANNING AND DEVELOPMENT DIRECTOR
ROBERT L. HUNTER, PLANNING DIRECTOR
ANTHONY V. CANNARIATO, ASSISTANT DIRECTOR-DEVELOPMENT
THOMAS E. DARGAN, SENIOR PLANNER
ART RANGEL, SENIOR PLANNER (Former Employee)
MICHAEL A. SCHUBACH, SENIOR PLANNER
WILLIAM CLARK, BUSINESS DEVELOPMENT/LICENSING SUPERVISOR
TERRY CASAREZ, OPERATIONS COORDINATOR
JOEL GALBRAITH, PLANNING TECHNICIAN
MIMI GAMEZ, TYPIST II

1990-1991

1991-1992

1992-1993

1993-1994

1994-1995

1995-1996

1996-1997

1997-1998

1998-1999

1999-2000

2000-2001

2001-2002

2002-2003

2003-2004

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